

FINANCIAL SURVIVAL FOR PASTORS:
THE ROLE OF MONEY IN THE LIFE OF PASTORS
SERVING IN ECONOMICALLY WEAK COUNTRIES

A THESIS-PROJECT
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BY
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To the legacy of my father and mother
Dr. and Mrs. Edner A. Jeanty
who lived as worthy models for pastors and their family
in word and deed.

And in loving memory of
Dr. J. L. Williams
who passed away on December 28, 2016
and survived by ministry friendships and partnerships around the world
and especially in Haiti where he began visiting in the 1960s with
the non-segregated musical group from North Carolina
New Directions International.

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ABBREVIATIONS

CSO	Civil Society Organization
CEEH	<i>Concile des Eglises Evangéliques d’Haïti</i> , the Evangelical Fellowship of Haiti
EMMUS V	<i>Enquête sur la Mortalité, la Morbidité et Utilisation des Services (Survey on Mortality, Mobidity and Use of Resources)</i> , 5th Edition
ESV	English Standard Version, English Bible
FPH	The Protestant Federation of Haiti
IBD	International Bank of Development, aka World Bank
IHSI	Institut Haïtien de Statistique et d’Informatique
ISV	International Standard Version, English Bible
KJV	King James Version, English Bible
LSG	Louis Segond Bible, French version
MKJV	Modern King James Version, English Bible
MLM	Multi-Level Marketing
NIV	New International Version, English Bible
NGO	Non-Governmental Organization

ABSTRACT

This paper will look at the role of money in the life of national pastoral leaders serving in a weak economy like Haiti. It attempts to address the following question: How can pastoral leaders manage their resources in order to provide a decent life for their families with dignity, taking into considerations the economic limitations of their country and without entering an unhealthy dependency to a foreign sponsor?

After considering relevant Biblical themes like the calling of pastors and the faithfulness of the God who calls, it will explore the application of current money-management advice provided by Christian financial counselors. It will especially revisit the concept of the “dependency syndrome” that Glenn Schwartz considers to be a significant pitfall for national pastoral leaders and thus limiting the advance of world missions. The paper provides information for leaders to help them make wise decisions about money and stewardship during their productive years so that they will not have to be a stumbling block for the advancement of the kingdom or to be begging for their bread in their later years.

CHAPTER ONE

PASTORS AND MONEY: THE PROBLEM AND ITS SETTING

Introduction

In 2016, the Protestant church in Haiti celebrated 200 years of Protestant presence in the nation.¹ As the church was preparing to celebrate this 4th Jubilee, Protestant leaders rejoiced for the tremendous growth of the Protestant population that is now estimated at 5 million believers, around 44.9% of the general population of Haiti.² If it is estimated that the average church size is 100 regular attendees, there are more than 30,000 Protestant churches or places of worship in the country.³ Every local church is an organized body with at least one pastoral leader (ordained or not) responsible for overseeing the weekly services. That would, therefore, mean there are at least 30,000 pastoral leaders for this religious community. This multiplication of believers and churches then raises the issue of whether there are sufficient trained leaders to disciple and care for these Christians. Providing sufficient capable pastoral leaders for the growth of the church is one global issue for the church today.⁴

Another issue is the sustaining of the current pastoral leaders who responded to the call. They are serving the Christian population in cities as well as in the rural areas, in more affluent communities as well as in the severely under-resourced areas of the

1. Edner A. Jeanty, *Le Christianisme en Haïti* (Bloomington: Authorhouse, 2011), 28.

2. Ministry of Public Health and Population [Ministère de la Santé Publique et de la Population] (MSPP), Haitian Childhood Institute [Institut Haïtien de l'Enfance] (IHE) and ICF International. 2013. *2012 Haiti Mortality, Morbidity, and Service Utilization Survey: Key Findings (EMMUS V)* (Calverton, Maryland: MSPP, IHE, and ICF International), 58.

3. CEEH, the Evangelical Fellowship of Haiti has 5000 churches in its database.

4. Ramesh Richard, "Training of Pastors: A High Priority for Global Ministry Strategy," *Global Proclamation Congress* (Bangkok, 2016), accessed February 19, 2016, www.GProCongress.org/history.

country. Unlike missionaries whose financial support comes from donors in the home country, most Protestant pastors are compensated by the local churches according to their resources.⁵ In general, the resources of the local churches reflect the general economic condition of their constituency and of the area where they are established. This situation creates a dilemma: how do these leaders called to such an economic context support themselves and their families?

Economic Indicators Affecting the Church in Haiti

To appreciate the dilemma, one can only look at the economic indicators of the nation of Haiti. The annual Per Capita Income is \$1300 compared to \$9700 for the Dominican Republic that shares the island with Haiti.⁶ The inflation rate has gone from 6.6% in January of 2015 to 11.3 % one year later.⁷ The unemployment rate is estimated at about 40%.⁸ There is a trend of people migrating to the cities, yet 80% of the population is involved in subsistence farming.⁹ According to the World Bank, 60% of the population lives with less than \$2 a year.¹⁰ Over the last 15 years there has been a reduction in the number of people in extreme poverty, yet still 24% of the population lives with less than \$1.25 a day.¹¹ Various other indicators complicate this economic

5. Pastors in Haiti are variously compensated according to their denominations' practices. For example, a few denominations, like the Adventist Church, provide salaries directly to pastors. Many denominations provide a supplemental stipend. Pastors of independent churches receive compensation from their churches and other sources.

6. "Haiti vs. Dominican Republic: GDP - per capita (PPP) 2013," IndexMundi, accessed February 20, 2016, <http://www.indexmundi.com/factbook/compare/haiti.dominican-republic/economy>.

7. "Les Comptes Économiques en 2015," Institut Haïtien de Statistique et d'Informatique, last modified December, 2015, accessed February 20, 2016, http://www.ihsi.ht/pdf/comptes_economiques_en_2015.pdf.

8. IndexMundy.com.

9. IndexMundy.com.

10. "Haiti Overview." World Bank. 2016, accessed February 20, 2016, <http://www.worldbank.org/en/country/haiti/overview>.

11. "Haiti Overview." World Bank.

dilemma. For example, 84% of university graduates have left the country.¹² Social research talks of the “feminization of poverty,”¹³ and yet the majority of churchgoers are women.¹⁴ The economic parameters seem to indicate that the financial resources of churches are fragile. Therefore the funds available for churches to provide salaries for pastors appear to be limited.

Key Aspects of the Research Question

This paper addresses the issue of sufficient income to sustain pastors in weak economies like Haiti. The research question asks: *How can pastoral leaders in Haiti manage their resources in order to provide with dignity a decent standard of living for their families?* The answer must take into consideration the economic limitations of the country and the goal of avoiding to enter an unhealthy dependency to a foreign sponsor.

This study accepts the truth of the Lord Jesus’ claim in Matthew 16:18 that His church shall prevail: “I will build My church and the gates of hell shall not prevail against it.”¹⁵ Theologians make the distinction between the “Church as an organism and the Church as an institution (also called *apparitio* and *institutio*).”¹⁶ The church of Jesus Christ is both a spiritual project regrouping people who have a right relationship with God, and also a social organization that brings people together to pursue in their community the ideals of the kingdom of God. To fulfill the latter aspect especially, the church depends on human leaders for its growth and expansion. Among the leaders

12. Steven Benoit, *Konviksyon* (Port-au-Prince: Plateforme Konviksyon, 2015), 31.

http://issuu.com/stevenbenoit/docs/ayisyen_kapab__version_finale_20-10/35?e=19499090/30830861.

13. UN Women, “Fact Sheet No. 1,” last modified May 2000, accessed February 17, 2016, <http://www.un.org/womenwatch/daw/followup/session/presskit/fs1.htm>.

14. MSPP, *EMMUS V - HAITI 2012*, 58.

15. Unless otherwise indicated, the Bible verses are taken from the *Modern King James Bible*, copyright © 1962-1998 by Jay P. Green, Sr. All rights reserved.

16. Louis Berkhof, *Systematic Theology* (Christian Classics Ethereal Library, 1939, 2015), accessed February 2, 2017, www.ccel.org/ccel/berkhof/systematictheology.vii.i.iii.html.

established by the Lord, are “the pastors and teachers” given to shepherd the people and equip them for the work of the ministry (Eph 4:11, *ESV*). The moral and spiritual qualifications of these leaders are listed in various books of the New Testament. In particular, it should be noted that pastors are to be men of good repute, husband on one wife, who manage well their households (1 Tim 3:2; Titus 1:7). Therefore there must be a way for church leaders to do the work of the ministry well and at the same time provide for their families as good husbands and fathers.¹⁷

The pastor’s role suggests he is entitled to a minimum of dignity. In the Old Testament, when Moses “ordained” Joshua to replace him, he transferred unto him part of his “honor” (Num 27:20).¹⁸ In the New Testament, the apostle Paul teaches that those who lead and teach are worthy of a “double honor” (1 Tim 5:17). The apostle argues this partly from Luke 10:7 where the Lord Jesus himself established that “the laborer is worthy of his hire.” The idea of honor for the pastors would, therefore, imply not only respect for their position but also the concept of “human dignity” that is here used in the sense of enjoying the conditions where one’s essential needs are satisfied.¹⁹ One judicial text explains dignity to include

the right to live with human dignity and all that goes along with it, namely, the bare necessities of life such as adequate nutrition, clothing and shelter over the head and facilities for reading, writing and expressing oneself in diverse forms, freely moving about and mixing and commingling with fellow human beings.²⁰

17. For consistency in presenting this study, it will be considered that pastors are males.

18. James Strong, *Strong’s Exhaustive Concordance of the Bible* (Gordonville, TN: Dugan Publishers, 1890). According to the Concordance, the Hebrew word is חֹדֶד *hōd* meaning “grandeur (that is an imposing form and appearance): beauty, comeliness, excellency, glorious, glory, goodly, honor, majesty.”

19. Christopher McCrudden, “Human Dignity and Judicial Interpretation of Human Rights,” *EJIL*, accessed 18 February 2016, <http://ejil.oxfordjournals.org/content/19/4/655.full>.

20. McCrudden, “Human Dignity.”

For this research, dignity implies that pastors are not to be treated miserably and with contempt. Dignity and honor must be reflected in the salary that is offered to those who fulfill their ministry well. Dignity implies that the pastor's household income will help the family to live without needing to beg for basic needs like food and clothing.

The research question assumes the pastoral leader could aspire to a decent standard of living. Like the author of Proverbs 30:8, the pastoral leader longs for enough to live, not too much to forsake the Lord, nor too little to be tempted to resort to unjust means. Christians often claim the Bible verse that says the righteous will not be forsaken "or his seed begging bread" (Ps 37:25). This legitimate aspiration to a decent life is validated not only by Scripture but also by social advocates for fair wage and decent living. According to the Living Wage Action Coalition, a decent wage is defined as follow:

A living wage is a decent wage. It affords the earner and her or his family the most basic costs of living without need for government support or poverty programs. With a living wage an individual can take pride in her work and enjoy the decency of a life beyond poverty, beyond an endless cycle of working and sleeping, beyond the ditch of poverty wages.²¹

This concept needs to be adapted to the socioeconomic realities of Haiti. It will include, at least, being able to have a secure roof over the head of the family and provide food regularly for the household, opportunities to send two or three children to school, to build savings for the rainy days, and opportunity for rest and leisure on a regular basis.

This being so, it is important to determine what is fair and reasonable compensation. According to the *Zondervan 2010 Church and Nonprofit Tax & Financial Guide*, "reasonable compensation is based on what would ordinarily be paid for like

21. Living Wage Action Coalition, accessed 17 February 2015, www.livingwageaction.org/resources_lw.htm.

services by a like organization under similar circumstances.”²² In grading a job position, several items are taken into consideration, including the burden of work, the amount of training expected, the level of risk, and the capacity for tact and diplomacy required for the job. In comparing jobs, the salary level for a rural pastor of a mid-size church (100-200 members) could be compared to what the government was paying for High School principals in the area.²³

But even this level of honor in financial remuneration is not the standard experience in most churches in Haiti. Few churches are paying their pastors at that competitive level. The personal income of leaders is generally a confidential matter. However, there is a strong perception that too many ministry leaders in Haiti face the challenge of insufficient resources for a decent lifestyle. Especially there is a strong perception that they face specific financial challenges for a decent lifestyle, especially the cost for housing, children’s education, and transportation.

Insights from the Life and Work of Pastor Thomas

This situation is well illustrated in the book *Il A Marché Avec Moi (He Walked With Me)*, so far the only published autobiography of a Haitian pastor.²⁴ Lémec Thomas responded to the call to ministry and was ordained in 1945. He would prove to be a dedicated national missionary. He served in Jacmel, Petite-Riviere, Gonaives and St-Michel de l’Attalaye. His story recounts mostly his commitment to pastoral ministry.

22. Dan Busby, *Zondervan 2010 Church and Nonprofit Tax & Financial Guide* (Grand Rapids: Zondervan, 2010), 57.

23. Annual salary for Haitian public high school principals in 2015: 474,500 Gourdes or about US \$9000 (at \$1 = 50 Haitian Gourdes).

24. Lémec Thomas, *Il A Marché Avec Moi* (Port-au-Prince: Imprimerie Adventiste, 1975).

Yet it also gives some insights into the socioeconomic reality of a national pastoral leader.

Pastor Thomas cared for his family. When he entered Bible School he was already married and the father of two children. His third child died in infancy from diarrhea. Eventually, the family grew to 11 living children. The size of his family would put pressure on his limited financial resources. But he desired to provide for the family. He struggled to find good schools in the rural areas for them and had to send some away to boarding school.²⁵

Pastor Thomas could not rely on the salary from the church and the denomination to provide a decent standard of living for his family. When he began ministry at St Michel, the denomination provided \$25 a month, and the church could barely provide the additional \$6 that was pledged. He was a national missionary leading a church and supervising several preaching stations. But he could not afford to be only in “full-time Christian ministry;” he had to work his field to provide food for the family. Eventually, he switched to a different Baptist denomination in order to receive a higher salary.

Pastor Thomas was a hardworking man. Others who were studying for the ministry did not have that same work ethic. At the Evangelical School of the Bible, the students were required to work alongside missionaries who were clearing the land to build the new Bible School. Some complained that they were being “driven like slaves.” But Thomas, who was a dorm supervisor and who was not required to do field work, would join the crew and set an example. He remembers what the missionaries said about work and money. For example, he remembers Toirac saying, “Wealth always comes

25. Thomas, *Il A Marché Avec Moi*, 136.

through hard work. A people that do not work with his hands will always be poor.”²⁶

Even before coming to Bible school, Thomas had a reputation for loving to work his fields and fulfill his duties with diligence.

Pastor Thomas trusted in the Lord to provide for his family while he was doing ministry. He testified of various supernatural provisions for his family needs. A nun who initially refused to let his daughter into the Catholic school would change her decision and accept her.²⁷ A land owner came to visit unexpectedly and offered a large tract of land graciously so that Pastor Thomas could farm and take care of his family.

Pastor Thomas relied on his wife to take care of the daily needs of the household. The land the family finally owned was acquired through the initiative of Mrs. Thomas. The house was built as a project driven by Mrs. Thomas. She said that she raised her family by the use of a “short pencil,” a way of saying she was always budgeting and making plans to make ends meet. She had to move to the capital for the education of her children, and she ran the Pension Zinzendorf (boarding house) as a means to support the family while Pastor Thomas continued his ministry at St Michel. She eventually traveled to the States and worked hard to be able to send money back home.

Pastor Thomas maintained a rigorous discipline of integrity in his administration. He kept records of the church membership. He supervised the accounting of the church. Pastor Thomas believes the church leader must know the financial situation of his administration.

When one is in charge of whatever administration, one must be responsible. If the finances of the church are well managed, the faithful will be encouraged to give

26. Thomas, *Il A Marché Avec Moi*, 92.

27. Thomas, *Il A Marché Avec Moi*, 135.

more offerings, tithes, and even additional gifts. We must train our brothers in all the dimensions of Christian ministry. Finances are an integral part of that.²⁸

He successfully fulfilled projects for which he had raised funds. For example, the church in Petite Rivière raised money to buy a Harmonium (air pedal organ) which they were able to pay off within two months.²⁹

Pastor Thomas believed in personal development. He started school when he was 8 years old and finished the 6th grade. He could not go to town for High School, so the school principal became a private teacher to help Thomas to advance in his studies. Thomas loved to study and had books on Social studies, Science or English. He reports that his English book was stolen at one point. His fluency in French was superior to many, and he also knew some Latin. He used to travel every weekend to attend theological training at Jacmel from Pastor Nossirehl Lhérisson, a key leader of the Protestant movement in Haiti. Pastor Thomas eventually began to train others also. When he was appointed at St Michel church, he called the lay preachers of the various satellite churches to come every week at first, then once a month, for continuing education.³⁰

Pastor Thomas eventually retired when he was no longer strong enough to minister at St Michel. A younger pastor was appointed to replace him, and Thomas received a small pension from the Baptist denomination. But this arrangement did not provide for health care in his old age. He lived with his daughter when he began to need assistance for basic functions like a shower. He traveled to America to join his wife

28. Thomas, *Il A Marché Avec Moi*, 127-128.

29. Thomas, *Il A Marché Avec Moi*, 92.

30. Thomas, *Il A Marché Avec Moi*, 106-107.

where he benefited from medical care for the elderly. He died after a long illness. His eleven children shared the cost of the funeral. He was buried in St Michel. Mrs. Thomas sold the property they owned there and built a nice house in the capital city that she now rents.

Toward the end of his autobiography, Thomas wrote that only when the pastor acknowledges the fullness of his responsibilities, both spiritual as well as administrative, and when the members are biblically trained, that a church can expect a true development, both in numbers and in quality.³¹

The legacy of Pastor Thomas is a powerful testimony of the grace and provision of the Lord. All his children (except one) completed college in the United States. Many of them have been leaders in church or other professional endeavors. His widow is still active in her 90s and though not rich is blessed to be financially independent. The family had known difficult times when the children were growing up. But considering the opportunities they now have, they can all say that they are blessed because of the faithfulness of Pastor Thomas.

From the life story of Pastor Thomas one gets a glimpse of the issues faced by national pastors: low wages (sometimes irregular), rising family needs for housing and education, the burden of church administration and the challenge to maintain integrity, the pressure to find additional income to support the family, the impact of the socioeconomic context and the looming personal needs as retirement age approaches. These topics continue to be vital for the financial fitness of pastoral leaders today.

31. Thomas, *Il A Marché Avec Moi*, 129.

Perception and Reality of the Pastor's Lifestyle

The prevailing economic conditions within and without the church have an impact on the perception of the lifestyle of pastors by believers and nonbelievers, on the people in the pew as well as on the pastors themselves. Many nonbelievers assume people get into the ministry as a way to get rich by “fleecing the sheep.” They assume that there is much money collected in the Sunday offering and that the pastors may freely use that money for their own purposes. People in the pews may or may not know the financial situation of the church and the source of income of their pastors. The churches and denominations in Haiti that disclose an annual financial report to their members are the exceptions.³² Pastors serving in rural settings and in the poorer areas of the country can hardly be adequately compensated by the church. Yet some leaders may come into the ministry assuming that this is an easy way to make money. They set up the finances of the ministry as their personal fund. They may use fundraising tactics that are unethical. This is basically abuse of religious/spiritual authority. Such leaders may enjoy economic advantages during their lifetime, but God is not mocked. As Charles Stanley of InTouch Ministries says, “you reap what you sow, more than you sow, and later than you sow.”³³ Eventually, the gospel message is blasphemed because of the actions of such religious mercenaries.

Usually, a church position may provide a level of dignity and respect in the community, and sometimes the pastors may enjoy a livelihood that many do not want to relinquish even in their old age. At the same time younger leaders, if they aspire to

32. The UEBH (www.uebh.org) is one of the few denominations in Haiti that provide annual financial report and is audited regularly. Leaders from other large denominations in the country are surprised by this level of transparency that they do not witness in their own organizations.

33. Charles Stanley, *30 Life Principles* (Nashville: Thomas Nelson, 2008), 28.

become pastors, they do not wish to be “stuck” at a country church where they do not expect to have opportunities for personal development and for the education of their children. This paper intends to look at the socioeconomic realities and recommends wise financial measures to pastors as they approach ministry anywhere in the country.

Definitions of Terms

The paper will research the valid sources of income for pastors and the unethical practices such as embezzlement. The lack of integrity in financial matters is one of the top issues with grave consequences for the church and for the ministry.³⁴ Embezzlement is defined as “the crime of stealing the funds or property of an employer, company or government or misappropriating money or assets held in trust.”³⁵ An important aspect of this definition is that the person enjoyed lawful custody of the funds and then misused it for personal gain. The study of this matter should better prepare leaders to avoid this common temptation in the church.

This study will also look at other pitfalls in the area of money management. Debt is money owed to other people. When the debt is provided on the condition of paying interest, the borrower ends up paying a much higher price for the item. Cosigning is a pledge to pay for another person if he or she defaults. In the U.S., it is estimated as many as three out of four cosigners end up repaying the loan.³⁶ Corruption is defined as “dishonest or illegal behavior especially by powerful people (as government officials or

34. Sarah Kanaiya, "Time for a Renewed Commitment," *ECFA: Global Network Update*, last modified July 2015, accessed February 20, 2016, www.ecfa.org/PDF/Newsletters/Global%20Network%20Update_July%202015.pdf.

35. “Embezzlement,” Legal-Explanations.com, accessed February 20, 2016, <http://www.legal-explanations.com/definitions/embezzlement.htm>.

36. Justin Harelik, “Top 10 Reasons Not to Co-Sign on a Loan,” Bankrate, last modified February 14, 2013, accessed October 6, 2016, <http://www.bankrate.com/finance/debt/reasons-not-to-co-sign-loan.aspx>.

police officers).”³⁷ It may seem like facilitating business, but in the end, everyone loses when transactions are not done according to justice.³⁸

One creative approach to supplement the income of pastor is “tentmaking,” a notion that is taken from the example of the Apostle Paul who was a missionary to the Gentiles, sent by the church, yet who had to work sometimes as a tent maker to provide for his team (Acts 18:1-5). According to Worldwide Tentmakers, “A Tentmaker is a dedicated, spiritually mature Christian man or woman who views work in light of the Great Commission and as an opportunity to serve the Kingdom of God.”³⁹ Tentmaking tends to be applied to cross-cultural missionaries involved in “business as mission.” Yet it could also be synonymous to “bi-vocational” ministry. This latter term is traditionally used to describe “pastors of congregations [who] derive income from other employment.”⁴⁰ The paper will look at the best practices as well as the pitfalls of this ministry model.

This research focuses on the finances of national pastors and how they manage their money. Therefore another key concept for this paper is “Stewardship.” One blogger laments that “unfortunately many Christians today only associate the idea of stewardship with sermons they have heard about church budgets and building programs.”⁴¹ Stewardship is indeed about money, but its meaning is broader, embracing

37. “Corruption” in *Merriam-Webster Dictionary*, accessed January 25, 2017, <https://www.merriam-webster.com/dictionary/corruption>.

38. Nicole Bissessar, “Corruption: Its Persistence, Causes and Consequences,” Clark University, 2008, 102.

39. “What is a Tentmaker?,” Worldwide Tentmakers, n.d., accessed February 20, 2016, <http://www.worldwidetentmakers.com/education/what-is-a-tentmaker>.

40. PCUSA, “Tentmaking or Bi-vocational,” n.d, accessed February 20, 2016, <http://oga.pcusa.org/section/mid-council-ministries/ministers/tentmaking-or-bi-vocational-ministers/>.

41. Whelchel, Hugh. “Four Principles of Biblical Stewardship.” Institute for Faith, Work & Economics, last modified November 26, 2012, accessed February 9, 2016, <https://tifwe.org/four-principles-of-biblical-stewardship/>.

the conviction that God owns everything and that His children are managers (“stewards”) of the resources He entrusted to them.

Christians are stewards of their spiritual gifts, of the natural resources in Creation, and also of financial resources (money and assets). So stewardship includes the Biblical teaching on financial matters, including earnings, saving, tithing, debts, giving, and priorities around money. On the other hand the phrase “Money Management” refers to the “process of budgeting, saving, investing, spending or otherwise in overseeing the cash usage of an individual or group.”⁴²

The Problem of Relying on Foreign Donors

The finances of national pastors in Haiti may become linked to foreign donors. Considering that Haiti is only a short flight from the United States, and considering the obvious physical needs of the population, this country has become a popular destination for Short Term Mission groups. One reputable U.S.-based organization working in Haiti claims that every year it “hosts thousands of mission trip participants from around the world.”⁴³ They are assigned to serve in villages and work with local pastors. On the other hand, some national leaders have direct relations with one or several churches in North America that sponsor their ministries in Haiti, especially orphanages, children feeding program, sponsorship for children at school, etc.⁴⁴ The foreign partners often come to

42. Investopedia, “What is 'Money Management',” accessed February 20, 2016
<http://www.investopedia.com/terms/m/moneymanagement.asp>.

43. The website claims: “Every year, Mission of Hope hosts thousands of mission trip participants from around the world,” Mission of Hope, accessed February 20, 2016,
http://www.mohhaiti.org/mission_trips#.VrtsJrLhDIU.

44. No public records or published reports have been found to date about the number of church leaders who have foreign donors. It is not yet possible to establish the ratio of foreign supported pastors and those that are not.

visit, bring teams and take pictures to report about the progress of the projects in Haiti. These relationships create a new dynamic on the field. Pastors with foreign sponsors are perceived to be better off because of that relationship. Their projects are better funded and are not dependent on the local circumstances. But often the financial support is provided without a structure for accountability. A pastor of a U.S. church claimed he gives \$300,000 annually to a Haitian pastor he visits once a year for he believes the national leader is doing great work. Unfortunately, over the years, there have been many stories of corruption on both sides. But even when both parties are honest, there can be signs of unhealthy dependency. A church in Africa was provided the roofing for the church building. When the tiles began to fall away, the members were asked why they did not fix the roof; the people answered that the donors should come back and fix “their roofing.” This paper will look at this important issue of dependency, particularly since it is raised by Glenn Schwartz in his many articles on the topic.

Thesis-Project Outline

The first chapter introduces the issue of financial survival for pastors in weak economies. In the second chapter, the research will look at Biblical themes that undergird the assumption that the church shall prevail by the power of God. Then it will be important to review the literature on the challenges and the opportunities available to pastors to achieve a decent level of lifestyle without compromising the ministry. This will be done in Chapter Three.

The fourth chapter will be a field research based on interviews of honorable pastors who managed to achieve a decent level of living for their families and some

financial stability. The research is based on a 21-item questionnaire that was used to interview these pastors. It addresses their successes and their failures, the influences and the lessons learned. The final chapter will include the conclusions from the research and the recommendations based on that research.

From the personal story of Pastor Thomas, it can be argued that faithfulness in the ministry, a strong work ethic, and basic money management provided success for him with the grace of God. But can this experience be repeated today given the current economic conditions? The research intends to look at the possibility for pastors to attain a decent standard of living through adequate compensation while serving faithfully. It is hoped that a successful model can be recommended where generous churches organize themselves to take care of their pastors and the poor; that the pastors' families can value the ministry of their husband and father because they see the spiritual fruit but also they enjoy a decent standard of living that it provides and the assurance that there is a plan for adequately supporting the pastor if he remains with them until his old age. But first, it must be established what are the theological and Biblical foundations for such a goal.

CHAPTER TWO

THEOLOGICAL FRAMEWORK FOR DISCUSSING THE ROLE OF MONEY IN THE LIFE OF PASTORAL LEADERS

Introduction

Money is a good servant and a terrible master.¹ This is true for everyone, and it affects Christians in particular since the Lord Jesus warned his disciples in Matthew 6:24 about not being able to serve both God and Mammon.² At an even more particular level, money affects the calling of pastoral leaders. On the one hand, many have jeopardized their ministry because of the misuse of money.³ And on the other hand, many leaders in poor countries especially have been so plagued with problems due to lack of money and resources that their calling has been criticized even by their own children.⁴ Scriptures clearly exhort ministry leaders, elders, and deacons especially, to not let money get an unjust grip on their lives. But pastors as human beings living in the world need money and must have a Biblical perspective on its use. For this research on the role of money in the lives of pastors, we shall now look at the theological framework for our reflection.

1. The saying “Money is a good servant, but a bad master” is attributed to Francis Bacon in the 17th Century.

2. Mammon comes from *mamona*, a Syriac word that signifies money, wealth, riches (John Gill, *John Gill’s Exposition of the Entire Bible*, 1746-1766, 1816, Referenced from Matt 6:24. e-Sword HD v5.0).

3. The *International Bulletin of Missionary Research* (January 2013) reported that the personal income of Christians in 2013 is estimated to be over 33 trillion dollars. 594 Billion dollars (a mere 1.8% of personal income) were given to all Christian causes. Ecclesiastical Crime (embezzlement and misappropriation of funds for personal gain) cost 37 billion dollars while 33 billion dollars were allocated for world missions during the same period. So more money is embezzled from Christian causes than is spent on world missions. (<https://discipleallnations.wordpress.com/tag/international-bulletin-of-missionary-research/>).

4. ASPIPA (Asosyasyon Pitit Pastè) is a Preachers’ Kids association of which this writer was a member in the 1980s. The lack of resources for pastors, especially those serving in remote areas, was a recurring theme in the conversation among the sons and daughters of pastors.

The Bible never said that pastors ought to be poor or make a vow of poverty. What is clear is that ministry leaders ought to be known as "not greedy of filthy lucre" (Titus 1:7, *KJV*). At the same time, the Biblical teaching affirms that pastoral leaders are entitled to receive money for their work of ministry (1 Tim 5:18; 1 Cor 9:7-14). In this chapter, we shall discuss the concept of the calling of pastoral leaders and how the gift of leadership enables him to fulfill that calling with its financial challenges. We shall review the biblical teaching on financial integrity and the topic of Christian stewardship as areas of study for the personal development of pastoral leaders. And we shall study how the theological insights on the name of God as Jehovah Jireh has implications on pastors' sources of income and the management thereof.

Who are the Pastoral Leaders?

It is useful to clarify who are those who qualify for financial support from ministry since they are the focus of this paper. For this research, the title "pastoral leaders" is used to describe ordained pastors and other church leaders who have a significant ministry of preaching and teaching or of leading a local assembly. Other ministry workers in the church who are not ordained or who have a limited service of teaching (e.g. Sunday School teachers) are not usually entitled to regular compensation by the local church for their Christian service that is expected to be given freely as their contribution to the spiritual development of their congregation.⁵ But a lay leader who is heading a rural local assembly under a visiting preacher (who may be overseeing a larger district) would come under the title "pastoral leader." All such "pastors" should be called

5. It is generally accepted that churches provide compensation for janitors and church office secretaries as they provide a service and must remain available during hours that prevent them from working elsewhere. Choir directors and some musicians are also paid because they offer services that are considered strategic for the worship services.

of God (Acts 20:28; 2 Tim 1:11), meet the moral qualifications for biblical eldership (including being responsible husbands and fathers, 1 Tim 3:1-10; Titus 1:5-9) and have the spiritual gifts of teaching and of leadership.⁶

The Gift of Leadership

The spiritual gift of leadership in the local church appears in two passages, Romans 12:8 and 1 Corinthians 12:28. Like all spiritual gifts, it comes from God through the Holy Spirit. The gift of leadership is an ability to "rule over" people in the church for the common edification. The Greek word προΐστημι has the basic meaning of "to stand before, that is, (in rank) to preside, or (by implication) to be over, rule."⁷ In Romans 12, the one with the gift has to carry it with "diligence," that is "not with laziness or negligence." In 1 Corinthians 12, the word used is κυβέρνησις, translated "government."⁸ So there are two different words used. Would that mean that there are two different gifts? Some see a difference between the gift of leadership and the gift of administration;⁹ others see them as basically the same spiritual gift.¹⁰ The importance of recognizing the spiritual gift of leadership is that the gifted person is adequately equipped to fulfill the task with joy and passion. He has the wherewithal to do the job and sustain the pressures of the calling. Bill Hybels, founder of the Global Leadership Summit,

6. Alexander Strauch, *Biblical Eldership* (Littleton CO: Lewis and Roth, 1995), 73.

7. James Strong, *Strong's Hebrew and Greek Dictionaries*, (Referenced from G4291. e-Sword HD v5.0).

8. The word is used for the idea of steering a ship. However, some like Lightfoot view this spiritual gift as a grace of spiritual discernment more than about managing the church.

9. According to the *Adam Clarke's Commentary of the Bible*, Dr. Lightfoot considers that these are two spiritual gifts. In fact he interprets "governments" as a gift of discernment and wisdom, not even so much as administration or management.

10. The *Bible Knowledge Commentary* on Romans 12 takes the view of one spiritual gift of leadership.

believes that men and women with the gift of leadership are uniquely equipped with abilities to help other people in the church use their gifts most effectively:

People with the spiritual gift of leadership are called to nurture an environment where teachers can teach and shepherds can shepherd and administrators can administer. Without it, the other gifts languish, the church becomes inwardly focused and impotent.¹¹

The gift by itself, however, is not sufficient to sustain a ministry. In 1 Timothy 4:14, the young leader had the gift, but the wise Apostle had to remind him that he needed to develop his giftedness. The contemporary pastoral leader needs knowledge and wisdom to succeed in ministry and to do well in life. Therefore the calling and gifting should motivate the person to seek training in theology, pastoral skills, and leadership. The training should prepare him to do ministry in the context where he is called to serve. European or North American missionary doctors going to a Tropical country need to learn about tropical medicine, the particular culture and the condition of living in that country. It is wise for pastoral workers to learn about the spiritual and socioeconomic realities of their milieu. It should not be assumed that because someone is born in a country that he masters the context of that environment. It is difficult enough for people in weak economies like Haiti to attain a decent standard of living.¹² Being called to ministry implies personal sacrifices, but the person with the spiritual gift of leadership will also have the grace necessary to live and the resources to take care of all that God has placed under his or her responsibility, including his family. Therefore the person aspiring to pastoral leadership should assess whether he has the gift of

11. Bill Hybels, *Courageous Leadership* (Grand Rapids: Zondervan, 2009), 68.

12. According to the World Bank (update of September 2016), the per capita income of Haiti in 2014 was \$846 while the inflation rate for 2016 was a high 12.9% though in decline (source: <http://www.worldbank.org/en/country/haiti>, accessed February 8, 2017).

leadership.¹³ Those who don't will have overwhelming odds to achieve financial peace in this line of work. But those who are called and gifted can have confidence that the One who called and commissioned will also make provision. They must, however, play by His rules for ministry in general, and particularly in money matters.

Financial Integrity

The pastoral leader ought not to use dishonest means to maintain his lifestyle. The Bible says over and over that godly leaders should be above reproach in various areas, including in the management of money (Titus 1:7; 1 Pet 5:2). Various pitfalls could mar the witness of the spiritual leader in the area of money matters: taking or using bribes (Deut 16:19), lack of contentment (2 Kgs 5:20-27), corruption (Dan 6:4), covetousness (Exod 20:17), unpaid debt (Rom 13:7-8), deceit (1 Thess 2:3-4), dependency (Jer 17:5), embezzlement (Luke 16:1-7), envy (Prov 3:31), favoritism (Jas 2:1), greed (which is considered idolatry, Col 3:5), laziness (Prov 10:4), and lack of planning (no budgeting, Luke 14:28).

Some leaders show naiveté about protecting the financial integrity of the church. One young pastoral leader at a new church plant had the responsibility to count the offering. After the service, he would sit at a table in the sanctuary and count the money given in the offering and make a report. When I saw that on a Sunday I was invited to preach, I warned him about the risk he put on himself in handling the church money by himself and that there should at least be two counters (preferably who are unrelated). He took the advice, and I am happy to say that 10 years later there has not been any hint of

13. There are several instruments that are available to assess the spiritual gifts. EQUIP Volume 1 Notebook 4 (www.iequip.org) has a paper-based tool. A French spiritual gifts assessment tool is available at <http://www.cyberspaceministry.org/Services/Gifts/fre/fre-ids.html>.

misuse of church money on his part. Aubrey Malphurs reports a similar story in his book *Money Matters in the Church*.¹⁴ He makes two observations from the Bible about financial integrity for leaders. Based on 1 Corinthians 16:1-4, he believes "leaders should avoid direct involvement in handling church finances." The second observation is based on the account in 2 Corinthians 8 and 9 where "Paul advised that several people be around and involved in the handling of funds." And thus Malphurs recommends "When leaders are involved in financial matters, make sure others are present."¹⁵

Therefore all pastoral leaders should seek to maintain financial integrity and be above reproach in money matters. This will mean that some worldly options are not appropriate for the pastor in order to attain a decent standard of living. For example, pastors should not advertise false "needs" and false testimonies nor sell the false promises of "seed faith" donations to lure people into giving toward their ministry.¹⁶ But at the same time, this very commitment to financial integrity will give him the fortitude, the reputation, and the blessing to progressively and steadily improve his resources. This is not wishful thinking; this is an affirmation based on the character of the God we serve, a God who is able and willing to provide according to His riches.

The Lord is Jehovah-Jireh

The pastoral leader is not an employee primarily; he may have a supervisor, he may be working in an organization or a church that may or may not pay a salary and provide fringe benefits, but he must understand that he reports first of all to the Lord as

14. Aubrey Malphurs and Steve Stroope, *Money Matters in Church: A Practical Guide for Leaders* (Grand Rapids: Baker Books, 2007), 91.

15. Malphurs, *Money Matters*, 92-93.

16. Trinity Foundation, "What are different ways fraudulent ministries get funded?," FAQ, accessed 28 February 2015, www.trinityfi.org.

the ultimate Master and Provider. With this perspective, he will know that he should not rely on the provisions of the job, but his trust must be in the Lord who will provide for his needs in His time according to His riches (Phil 4:19). He will learn to actively wait on the Lord.

The Lord Will Provide

The hope and trust of the pastoral leader are in the Lord. This is the teaching found in Genesis 22:14 where Abraham calls the mountain Jehova-Jireh, “The Lord will provide.” The verse gives the meaning of that name: “On the LORD's mountain, he will provide” (*ISV*) or “it will be seen” (*MKVJ*). According to the *Bible Knowledge Commentary*, “The Lord would see (*ra’ah*) the needs of those who come before Him, and would meet their needs. Thus in providing for them He would be ‘seen’.”¹⁷ In the Sermon on the Mount, Jesus underlines the importance of growing our trust in God’s provision for material needs. We can find a daily reminder in nature. If God provides glorious beauty for flowers and food for small birds, He can provide for His children who are much more valuable in His sight (Matt 6:26; Luke 12:26). Dr. Klaus Issler sees that “trusting in God frees us to pursue God’s kingdom as a number one priority (Matt 6:33; Luke 12:31).”¹⁸

What does it mean that “God will provide”? It is the conviction that God is to be trusted to provide for our material needs in His time. Pastoral leaders ought to follow the example of Abraham who trusted God to provide a sacrifice. The “Lord-who-provides”

17. Walwoord and Zuck, *The Bible Knowledge Commentary* (Referenced from Gen 22:14. e-Sword HD v5.0).

18. Klaus Issler, *Living into the Life of Jesus* (Downers Grove: IVP Books, 2012), 199.

does intervene in time to deliver his chosen leader. The Lord provided a ram for Abraham at the critical time. What was true about the nature of God for Abraham is still true today because the Lord is the same “yesterday, today and forever” (Heb 13:8). God is willing to provide because he cares even for the sparrows and the lilies. This is the teaching of Jesus in the Sermon on the Mount (Matt 6:25-34). The Bible promises that God will provide all your needs according to His riches (Phil 4:19). This promise is affirmed again in 2 Corinthians 9:8: “God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work” (*NIV*). However, the Bible never promises that God will provide immediately or provide beyond one’s need. Of course, the Lord can make miracles anytime. God provided for the Israelites in the desert for 40 years (Deut 29:5). The Lord also provided for Elijah by the brook and also at the home of the widow (1 Kgs 17:2-6, 14-16). But miracles are the exceptions to the normal working of God’s laws in the universe. What the Bible does guarantee is that “God causes all things to work together for good to those who love God” (Rom 8:28, *NASB*).

Trusting God, however, may not remove the emotional strain, the anxiety, and the physical pain caused by the lack of material resources or other needs that God may provide in His time. Humanly speaking, Abraham could not walk with music in his heart as he anticipated offering his son as a sacrifice. In Hebrews, the Bible reveals that Abraham trusted God that he would even raise Isaac back from the dead (Heb 11:17-19). And so Abraham anticipated gloom before the joy of recovering his son. Trusting God does not mean remaining passive, either. Abraham went and untangled the ram in the bushes. Pastoral leaders should be ready to make good use of the provisions of God for

their material needs. One final lesson from this account is that gratitude toward the God who provides is very important. Pastoral leaders should develop and maintain a heart of gratefulness to God for his interventions to provide for their needs. At the end of the pericope, Abraham named the mountain Jehovah Jireh in remembrance of what the Lord had done for him (Gen 22:14).

The Biblical affirmation that the Lord will provide is not an endorsement of the prosperity theology or gospel of health and wealth. The latter is a perversion of the true gospel that wrongly assumes that God wants all believers to be “physically healthy, materially wealthy, and personally happy.”¹⁹ Its proponents consider the Abrahamic Covenant to be primarily an “entitlement to material blessings,”²⁰ and they preach that through prayer the believer can “force God to grant material prosperity.”²¹ Contrary to the prosperity gospel, this study affirms the invitation to trust God to provide is not a guaranteed promise of material blessings, but a blessed assurance that the God who calls is faithful to His spiritual children as He was to Abraham, to Israel, and to the Apostle Paul. Based on that relationship of trust, the pastoral leader rests assured that the Lord is with him always (Matt 28:20), whether he enjoys abundance or lack of material resources for a time (Phil 4:11-12). There is no automatic relation between one’s giving and blessings to be received from heaven, because “God is no man’s debtor” (Rom 11:35).²² But when the called servant of God is a faithful steward, the Lord’s blessing will be upon his efforts to provide for his family, for this is what is required of him.

19. David W. Jones, “5 Errors of the Prosperity Gospel,” *The Gospel Coalition*, last modified June 5, 2015, accessed February 18, 2017, www.thegospelcoalition.org/article/5-errors-of-the-prosperity-gospel.

20. Jones, “5 Errors of the Prosperity Gospel.”

21. Jones, “5 Errors of the Prosperity Gospel.”

22. The statement has been attributed to Bible commentator Matthew Henry.

The conviction that the Lord will provide is a comforting statement yet also a hard saying for those of us who live in countries where poverty and lack of resources are in our face every day. What about leaders born and living in poverty? In Psalms 37, the psalmist says he has never seen the righteous forsaken by God or his children begging in poverty. Does that mean poverty is a curse? Of course not. Jesus was born in poverty in a stable. In Philippians 4:12 Paul says that he experienced times of want. Job was a righteous man (Job 1:1; Ezek 14:14). When his wealth was taken away almost at once, it appeared that he was forsaken of God, but he was eventually restored (Job 42:12). The Lord Jesus cried that the Father had forsaken him on the cross; but he was resurrected three days later (Mark 15:34). So the verse actually would mean that the righteous is not forsaken forever.

Some communities are so negatively affected by the economy that the believers' offerings are not sufficient to pay a decent salary to a pastor. While the Bible affirms the right of pastoral leaders to be paid for the ministry (cf. 1 Cor 9:7-14), it also shows that the Apostle Paul chose to work on his trade when financial support was not available or sufficient (Acts 18:2-4).²³ Bivocational ministry is an honorable way to sustain a decent livelihood while in ministry. However, ministry should be what the pastors seek first, and trusting God to provide all the material needs as provisions that will be added (Matt 6:33) The wilderness could not sustain the livelihood of the people (no crops, no harvest, no water) but the Lord took care of them for 40 years. The Biblical truth about the Lord providing does not eliminate the sting of going through a "valley of the shadow of death"

23. Or it could be because Paul chose to not burden them (2 Thes 3:8; Acts 20:34). However, 2 Corinthians 11:8-9 seems to indicate that Paul received money from churches at a certain point and was then able to give himself wholly to preaching and teaching.

(Ps 23:4), however, it does say that in His time the Lord will provide. He will surely intervene.

The Macedonian church was “extremely poor” according to Paul, yet they gave generously beyond what was evident (2 Cor 8:1-2). Of course, there were some rich Christians in the church, like Lydia (Acts 16:14-15). In spite of their poverty, they proved to be faithful stewards when they sent “generous” gifts to Paul on several occasions.

The really difficult situation is when even after much prayer, the pastor is still afflicted with a lack of resources for his basic needs of food and housing. How do we account for when this happens? A straightforward explanation may be that the leader has been unfaithful and he reaps what he has sown. It could be a case of hidden sin in the life of the leader like in the story of Achan (Josh 7:20-22). Or it could be that he is unfaithful in the sense that even though he may be morally upright, but like in the parable of the talents (Matt 25:24-30), he has “hidden” resources provided by the Master to be invested and fructified (knowledge, experience, education, and abilities). If the leader has been faithful in all other things, God may be revealing His glory in our human frailty and weaknesses. Paul prayed, but God said, “My grace is sufficient for you” (2 Cor 12:9). If it is clearly revealed to the leader that he should accept his trial of poverty, he should accept it; otherwise, he should take the advice given by the Apostle Paul to slaves in Corinth about seizing opportunities to improve their condition: “Were you a slave when you were called? Do not let that bother you. Of course, if you have a chance to become free, take advantage of the opportunity” (1 Cor 7:21, *ISV*).

Contemporary Implications

The biblical teaching on the God who provides has implications for pastors today.

1. Trust God who is able and willing to provide for all your needs in His time.
2. Be grateful to God for all you have received from Him.
3. Be morally righteous and faithful stewards of God's resources entrusted to you.
4. Be content with meeting your basic needs while striving to better your condition.
5. Refuse to be overly anxious about how your material needs will be met. Affirm that your heavenly Father knows you need food and drink and clothing (and medicine also). Pray (ask, knock, seek) accordingly.
6. Give priority to your calling, even if you need to be bivocational.

The Biblical truth of God's provision does not remove the leader from being "bitten" by the harsh realities of his context, though God may help him overcome these stings. So the pastoral leader may be hard hit like everyone else by water shortages, blackouts, insecurity, lack of rain, falling market prices, hurricanes, or epidemics. But if he is faithful, his family may not be sick as often, may not complain about the food, may find unusual gifts to be able to survive, and may even be able to change the order of things. Even if on this side of heaven things do not improve, the faithful leader can know that the Lord is always with him to the end of the world. He can be confident that he does not suffer alone; because God is forever present.

Stewardship and its Blessings

The wonderful truth that the Lord will provide is coupled with the blessed duty to be faithful stewards of the resources the Lord provides. In this area, the responsibility of the pastoral leader is, like in Ezra 7:10, to study the Biblical principles on stewardship,

apply them in his own life, and teach it to the people of his congregation. The good news is that there are blessings and even material prosperity promised to believers who are faithful in managing God's money God's way. Proverbs 3:9-10 is a basis for the principle that if God's people honor the Lord through offerings from their material goods, they will be blessed materially. Exegetes remind us that Proverbs are not "guaranteed promises,"²⁴ yet the principle of God blessing faithful stewards is repeated all over the Scriptures (see Mal 3:10; 2 Cor 9:7-11).

On Teaching Biblical Stewardship

The pastoral leader should earn the right to be heard from his people in this area especially. One Haitian proverb claims "the mat-maker makes mats, but he sleeps on the floor" (not being able to afford a mat himself).²⁵ The acid test of teaching stewardship is in applying it in life. The leader will then have the understanding to clarify the issues for his people. He will be able to demonstrate that it pays to do things as it is taught in the Scriptures.

The Bible clearly affirms that God owns everything, that humans, and especially believers, are stewards of the resources the Lord entrusted into their care, and that faithful stewards honor God with their offerings and generosity to others in need (Ps 24:1; Gen 2:15; 1 Cor 4:2; Mal 3:10; Gal 6:10). Yet many pastoral leaders feel awkward about teaching on stewardship because it appears self-serving as if they are doing it in order to get more money from the members. But the people in the pews need this teaching for their spiritual growth. It is attributed to Luther that people need three conversions: the

24. Gordon Fee, *Un nouveau regard sur la Bible* (Deerfield, FL : Editions VIDA, 1990), 217.

25. Creole proverb (#307): "Fèzè nat fè nat men li dòmi atè." Cf. Edner A. Jeanty and O. Carl Brown, *Pawòl Granmoun*, (Port-au-Prince: Editions Learning Center, 1996), 80.

conversion of the soul for salvation, the conversion of the mind, and the conversion of the pocketbook.²⁶ Teaching on stewardship is of particular importance for churches in weaker economies as it will open eyes to see money matters according to the truth of the Bible. For example, during a seminar for Sunday school teachers at a large established church, the participants were surprised to learn that God ordained people to work (Gen 2:15) even before sin entered the world (Gen 3). The history of slavery in Haiti has distorted the nationals' view of work, and they see it as a curse resulting from the Fall. Without a proper view of work and money, the church cannot achieve its full potential. The pastoral leader will indirectly and legitimately benefit from teaching stewardship as the members themselves will benefit, and the income of the church will increase, and it will be better able to provide for its pastoral leaders.

On Pastoral Leaders' Income

The Bible makes it clear that the worker is worthy of his wage (Luke 10:7; 1 Tim 5:18). Based on the precedent of Luke 8:1-3, Malphurs argues that the pastoral leader may legitimately receive not only compensation from their church but also financial support from believers at large.²⁷ For example, the believers from Philippi were commended for sending financial support to their former pastor on several occasions (Phil 4:15-18). In fact, in the epistles, the Paul reminds the churches that the pastors or elders who lead well are worthy of a “double honor” (1 Tim 5:17). In 1 Corinthians 9:4-

26. Martin Luther cited by Mark L. Baily, “The First Principle of Money Management,” *Kindred Spirit*, Winter 2014, vol. 38 no. 4, accessed February 28, 2015, <http://www.dts.edu/read/the-first-principle-of-money-management/>.

27. Malphurs and Stroope, *Money Matters in Church*, 161. 191.

14 the discussion shows that this “double honor” is actually a legitimate honorarium, because “the Lord ordained those announcing the gospel to live from the gospel (v. 14).”

At the same time, the salary level expected by the pastor may not be available from the church considering its current economic situation. For example, a rural pastor may have degrees in law or education that would qualify him for better-paying jobs. Then the pastor should look for alternate sources of income. “Tentmaking” has a Biblical precedent as a means to support the apostle Paul and his missionary team when they did not have financial support from the churches (Acts 18:3-5).²⁸ The apostle to the Gentiles would not accept a salary from the churches where he worked, but he did receive support from established churches like Philippi and Thessalonica that sent him financial support.

In some circles of the Protestant churches in Haiti, there is a tradition that the tithes given at the church belong to the pastor. It is argued that this is Biblical because the Levites and Priests were entitled to the tithes of the nation of Israel. Are pastors the new Levitical Priests who can claim the tithes of the people? The theology of a new covenant or dispensation affirms that the Aaronic priesthood is done away with and that all believers in Christ make up the new “royal priesthood” (1 Pet 2:9). The pattern of the Book of Acts is that moneys are given to the church elders who use it to meet the local needs and fulfill the global mission of the church. Of course, compensation of the pastor should be part of the local church responsibility, but there is no warrant for claiming on Biblical grounds that the tithes belong to the pastor.

28. The French Bible (LSG) translates τῷ λόγῳ, in the word or doctrine, instead of τῷ πνεύματι, in the spirit. According to Pearce cited in the *Adams Clarke Commentary*, the verse should be paraphrased “And when Silas and Timotheus were come from Macedonia, Paul set himself, together with them, wholly to the word; i.e. he was fully employed, now that he had their assistance.” (Adam Clarke, *Adam Clarke’s Commentary on the Bible*, 1810-1826, Referenced from Acts 18:5, e-Sword HD v5.0).

On pastors' income, a final question could be "How much is enough?" Proverbs 30:8 says: "Give me neither poverty nor riches." It is interesting that Deuteronomy 17 imposed wealth limitation on kings. Would such caps be valid for pastors? In the United States, there are laws against excessive compensation. For the present study, the concern is primarily with getting pastors to earn the basic level of "living wages."

Personal Development

It was mentioned above that the leaders with the calling and the gift should seek to develop their giftedness for greater success in ministry. Personal development for leaders is about the development of knowledge, skills, and competencies that will increase the success of their organization. Hybels maintains that "everybody wins when a leader gets better."²⁹ The leaders with a call to ministry should maintain an aspiration for excellence (1 Cor 12.31). They should continue to develop in their walk with God and in learning about doing ministry better every day. They should continue to learn and meditate on the whole counsel of God, including the Biblical insights on money. A good personal development plan will include reading and studying in the area under consideration, seeking advice from mentors, and practice difficult disciplines that slowly build character.³⁰ In Proverbs 21:20 the Bible says that "A desirable treasure and oil are in the home of the wise; but a foolish man swallows it up." Pastoral leaders should not listen to the foolish men who are broke but seek advice from those who are successful in managing their assets.

29. Bill Hybels (@BillHybels), "Everybody wins when a leader gets better." 8 Aug 2013, 6:36 a.m. Tweet.

30. John Maxwell, *Level 5 Leadership* (New York: Center Street, 2011), 212.

The personal development of leaders in the area of money matters should include continuing education through reading and seminars, looking for applications in the Bible, and seeking godly advice. In particular, the pastoral leader should develop convictions that "God owns everything" and should be able to freely share this from the pulpit. He should have a positive attitude about work, and even manual labor. He should be giving generously himself to the church and to those in need, and saving regularly as this is taught in the Bible.

Conclusion

It was determined that "pastoral leaders" should meet moral and spiritual qualifications to be in ministry. Among these qualifications, the pastor should know whether he has the spiritual gift of leadership. This gifting will enable him to serve and direct the people with joy and be endowed with the capacity to overcome the personal sacrifices that come with the ministry. The pastor is not called to a life of poverty necessarily since the Bible says that faithful church leaders are worthy of a double honor (1 Tim 5:17). He definitely has the responsibility to care for his family and be a good example to the congregation in this area. This implies that he should educate himself in the area of Biblical Stewardship and Money Management. He will then be able to apply these principles to his life and be ready to teach them to his congregation. Believers in weaker economies need that training as much as --if not even more than the brothers and sisters in richer countries, --in order to restore a Biblical view of money. One of the key teachings of the Bible in this area is the call to financial integrity. The faithful servant is promised a reward: being approved of God in eternity and even here there may be

increased material blessings. This assurance is based on the character of the Lord Jehovah Jireh who says He will provide for our needs according to his riches in His time.

CHAPTER THREE

A LITERATURE REVIEW FOR UNDERSTANDING
THE ROLE OF MONEY IN THE LIFE OF PASTORAL LEADERS

Introduction

Pastors are called to preach, however, a substantial aspect of their work is to be leaders of their congregation. Leadership is defined in various ways, yet all the “ways of conceptualizing leadership”¹ address the need to produce change. Northouse, therefore, defines leadership as “a process whereby an individual influences a group of individuals to achieve a common goal.”² All communities have goals they want to achieve; they all have circumstances they want to transform one way or another. Therefore, communities everywhere need leaders. This chapter shall survey the literature about the need for leaders in both rich and poor countries. Then it will research the ethical challenge for financial integrity that corruption represents for leaders everywhere. The issue of dependency as raised by Glenn Schwartz will be discussed as it relates to pastoral leaders in poorer economies. Finally, this chapter will review the principles of stewardship promoted by financial counselors that are considered necessary for financial survival.

The Universal Need of Leaders

According to Northouse, “leadership is about adaptation and constructive change.”³ Changes are needed in all contexts, both in the rich countries as well as in the

1. Peter G. Northouse, *Leadership: Theory and Practice* (Thousand Oaks, CA: Sage Publications, 2007), 2.
2. Northouse, 3.
3. Northouse, 13.

poor communities. Therefore leaders are needed everywhere, as Gary Rush wrote in 2006:

Leadership is critical to business and to life. There has been a lot of work done and books written about leadership, yet it is still much undervalued. Most companies spend more time and money training management than they do training leadership. The most successful organizations - whether they are a business, government, community or military - are successful because of great leaders. Of all the skills needed in groups, leadership is the most important.⁴

In *Holy Discontent*, Hybels suggested the “firestorm of frustration theory” as the reason why leaders are prompted to devote “their vocational lives, their volunteer energies and their hard-earned money to making sure that [the world] gets fixed.”⁵ Based on passages like Romans 8:20-21, Hybels argues that even the most optimistic people would agree that there are plenty of wrongs to be addressed all over the world. And thus there is a universal need for leaders to influence people toward constructive change.

On his website, John Maxwell writes, “My leadership philosophy is simple: ‘Everything rises and falls on leadership.’”⁶ It is taken for granted that great companies need leaders and a key aspect of such companies is their exceptional leadership. This is the thesis of Jim Collins’ trilogy: *Good to Great*, *How the Mighty Fall* and *Built to Last*. Even though he focuses on key processes of alignment that “maintain the core and stimulate change,”⁷ the role of CEOs with hubris is a fundamental component of the successful results. The conclusion based on principles would, therefore, apply not only to corporate America but also to other parts of the world and even to poor economies.

4. Gary Rush, “Why We Need Leaders,” *MGR Consulting Reference Materials*, February 2006, accessed May 27th, 2015, <http://mgrconsulting.com/index.php/reference-materials-mainmenu-34/articles-and-presentations-mainmenu-41/50-qwhy-we-need-leadersq-by-gary-rush-iaf-cpf>.

5. Bill Hybels, *Holy Discontent* (Grand Rapids: Zondervan, 2007), 24.

6. John Maxwell, *The John Maxwell Co.*, accessed October 28, 2015, <http://www.johnmaxwell.com/about/meet-john/>.

7. Jim Collins, *Built to Last* (New York: HarperBusiness, 1994), 82.

Everywhere we need leaders. John Maxwell has identified “seven streams of influence.”⁸ For transforming communities, there is a need for leaders in each of them. Without appropriate leaders, the sectors wither. When the right leaders appear at the right time the sectors flourish. Leaders are needed everywhere. Whether in affluent societies or in poorer communities, people need leaders in the sectors of politics, civil society, business, and religion. Even if they could not afford them, economically weak economies do need leaders.

Poor countries especially need righteous and compassionate political leaders. Writing in *The End of Poverty*, Jeffrey Sachs identifies the Big Five issues for under-resourced economies: 1) Agricultural inputs, 2) Investments in basic health, 3) Investments in education, 4) Power, transport, and communications services, 5) Safe drinking water and sanitation.⁹ At the end of his analysis the author recommends:

In short we need a strategy for scaling up the investments that will end poverty, including a system of *governance that empowers the poor* while holding them *accountable*. In each low-income country, it is time to design a poverty reduction strategy that can meet this challenge (emphasis mine).¹⁰

Poor countries also need creative and committed civil society leaders. Civil Society Organizations (CSO) are mediating institutions between the state and the individual citizens like NGOs (Non-Governmental Organizations), Labor organizations, and Faith organizations. In a World Bank paper about the importance of CSOs for

8. The seven streams of influence are: business, government, education, the church, family, media, and the arts. JohnMaxwell.com, accessed October 25, 2015, <http://www.johnmaxwell.com/blog/the-most-important-leadership-week-of-my-life>.

9. Jeffrey Sachs, *The End of Poverty* (New York: Penguin Books, 2006), 233-234.

10. Jeffrey Sachs, 243.

development, Krishna acknowledges the impact of such organizations, especially in poor and vulnerable communities.

Civil society organizations have been celebrated most often for their role in promoting and protecting democracy. Increasingly, however, their contribution to economic development and poverty reduction are also being acknowledged and supported.¹¹

The CSOs are especially useful to articulate citizens' needs and demands, to defend human rights, and to provide goods and services directly to the people without the support of the government.¹² CSO promote democracy or community empowerment with all the changes that come once the new freedoms have taken roots. To achieve societal changes and then manage these changes, there is a need for "transformational leaders"¹³ like Dr. Martin Luther King, Mother Theresa, Gandhi, Lord Baden Powell, or Rev. John Perkins who had the ability to inspire and motivate their followers, and at the same time channel their energies toward the positive change that they envisioned.

Poor countries need ethical and competitive business leaders. Relief is not the long term solution to poor communities; the creation of wealth is the sustainable way to "poverty reduction."¹⁴ For this to happen, communities need entrepreneurs and business leaders who can create and manage small and large businesses, provide jobs, pay taxes, and demonstrate corporate social responsibility. Strive Masiyiwa, owner of ECONET

11. Anirudh Krishna, "How are Civil Society Organizations Important for Development?," accessed September 11, 2015, http://info.worldbank.org/etools/docs/library/5683/Civil_Society_Krishna.htm.

12. Anirudh Krishna, "How are Civil Society Organizations Important for Development?"

13. Northouse defines transformational leadership as "the process whereby a person engages with others and creates a connection that raises the level of motivation and morality in both the leader and the follower." (*Leadership: Theory and Practice*, 176).

14. "'Poverty reduction' is often used as a short-hand for promoting economic growth that will permanently lift as many people as possible over a poverty line." Owen Barder, "What Is Poverty Reduction?" (Center for Global Development, April 2009), accessed December 11, 2016, http://www.cgdev.org/files/1421599_file_Barder_Poverty_Reduction.pdf.

Wireless, one of the top 10 living leaders in Africa according to Forbes,¹⁵ considers the fight against corruption as a key to successfully do business in Africa. The other component is innovation and creativity that allows entrepreneurs to “see” opportunities for business. Africa will need to create millions of jobs every year to provide for the “122 million new entrants into the labor force expected over [the decade 2010-2020],” according to the McKinsey Global Institute.¹⁶ These jobs will come from entrepreneurs, people who learn to think that every problem can become an opportunity to innovate or create a solution, with profits coming as a byproduct of solving human needs.¹⁷

Poor countries need godly and courageous religious leaders. Of course, pastors help people by preaching the Gospel that leads people to avoid Hell and get right with God who prepares a place for them in Heaven. On a more general sense, considering that both rich and poor people have a “God-shaped hole,”¹⁸ and also taking into consideration that the poor are even more open to spiritual realities, religious leaders are on demand everywhere to take care of the spiritual needs of the billions of people who long to come to terms with their non-material dimension. If leaders are needed everywhere, church work everywhere is one of the most “leadership-intensive” initiatives.¹⁹ What are the key challenges that face Christian leaders?

15. Mfonobong Nsehe, “Africa’s 50 Richest 2015: The Dropoffs,” *Forbes*, last modified November 18, 2015, accessed December 11, 2016, <http://www.forbes.com/sites/mfonobongnsehe/2015/11/18/africas-50-richest-2015-the-dropoffs/#3abf39a74bd4>.

16. David Fine *et al*, “Africa at work: Job creation and inclusive growth,” McKinsey Global Institute, August 2012, accessed October 20, 2015, http://www.mckinsey.com/insights/africa/africa_at_work.

17. Strive Masiyiwa, “What Do You See?,” *Strive Masiyiwa’s Blog*, last modified August 24, 2015, accessed October 27, 2015, http://www.econetwireless.com/strive_masiyiwa_blog/index.php/what-do-you-see/.

18. The concept of a God-shape hole in all humans is attributed to Blaise Pascal. Actually, what he wrote in *Pensée* #148 reads that the “infinite abyss can be filled only with an infinite and immutable object; in other words by God himself.” Blaise Pascal and A. J. Krailsheimer, *Pensées*, Rev. ed, Penguin Classics (London : New York: Penguin Books ; Penguin Books USA, 1995).

19. Bill Hybels, “Up to the Challenge,” *Christianity Today*, Leadership Journal, October 1996, accessed December 11, 2016, <http://www.christianitytoday.com/pastors/1996/fall/ 6l4056.html>.

Ethical Challenge: Corruption

All over the world, including in the religious community, leaders are crumbling under the heavy consequences of corruption. Writing about his own continent, Strive Masiyiwa states:

Nothing does more to damage Africa than CORRUPTION. Africa will not reach its full potential unless we deal with CORRUPTION. The majority of Africans will not be prosperous unless we deal with CORRUPTION (*capitalization by the author*).²⁰

The pastoral leader in Haiti faces an uphill battle with corruption because in some of its subtle forms –and even many not so subtle ones, it has become an acceptable way of getting things done and for increasing personal income. For example, in the monograph *Integrity in the Haitian Context* by the study group of the Movement on the Prophetic Role of the Church,²¹ various common practices are presented to show the ethical ambivalence of leaders in Haiti, both in family life and in social interactions.²² These corrupt practices are so widespread that the nation is perceived as one of the most corrupt countries in the world.²³

The study group mentions various Haitian proverbs or sayings that reinforce the tendency to duplicity. Some authors even allude to the vices of the various African tribes that contributed to the makeup of the ethnicity of the Haitian people as an explanation of

20. Strive Masiyiwa, *It's time to play by a different (ethical) set of rules (Part 1 - Intro)*, last modified September 14, 2015, accessed September 14, 2015, <https://www.facebook.com/Strive-Masiyiwa-496453373762496/>.

21. The Study Group of the *Mouvement autour du Role Prophétique de l'Eglise* (MRPE) was created soon after the earthquake of January 12, 2010 by evangelical leaders in Haiti who saw the need to address not only the physical breakdown brought by the earthquake, but also the moral and spiritual breakdown in Haitian society that caused the country to become a “failed state.” The Study Group published four monographs respectively on Integrity, Justice, Leadership & Good Governance, and the Environment. MRPE’s website is <http://haitiroleprophetiquedeseglises.blogspot.com/>.

22. MRPE, *Réflexion Théologique Sur l'Intégrité Dans Le Contexte Haïtien* (Port-au-Prince : MRPE, 2011), 70.

23. MRPE, *Intégrité*, 71.

why they are so “prone to wander” away from integrity.²⁴ This argument, however, seems dubious since the vices ascribed to the Madingues, Soussous, Congos, Bambaras, Haoussas and Tomas are more racist stereotypes than conclusions of rigorous anthropological research. A better argument is based on the historical conditioning from the colonial establishment. After studying Haitian society for many years, Dr. Charles Poisset-Romain believes that Haiti’s colonial past holds the roots to its current worldview. He writes: “Our ambivalence, the Haitian practice of a double morality, our infringements to integrity do take their source in [our history] and they connect to the culture of the runaway slave.”²⁵ In reflecting on the Haitian concept of power and leadership, Laennec Hurbon, an acclaimed researcher on Haitian society,²⁶ also sees the current cultural mindset as rooted in the history of the nation, and especially the slavery establishment. Rosny Desroches summarized Hurbon’s vision in these words:

The major concept of political power in Haiti is branded by the Colonial Master complex. Therefore power must be absolute, unlimited and able to ensure the total control of the others. The Chief is above the Law. ... Power is also a source of personal gain without any concern for the environment, the protection of the homeland, of the historical landmarks or of the economy.²⁷

The good news is that there are positive examples in the history of Haiti of men and women of integrity who stood out against this backdrop of generalized corruption. Poisset-Romain suggested a list of Haitian leaders among the Protestants who left a legacy of integrity. In this hall of fame he included: Nossirel Lhérisson (“his life was an

24. Alfred Mentor, *Vodou et Développement Socio-Economique d’Haïti* (Coconut Creek, FL : Educa Vision, 2007), 207.

25. MRPE, *Intégrité*, 20.

26. See a book review in the Journal of Haitian Studies of Hurbon’s book, *Voodoo: Search for the Spirit*, Discoveries (New York: H.N. Abrams, 1995), accessed December 11, 2016, https://www.jstor.org/stable/41715072?seq=1#page_scan_tab_contents.

27. MRPE, *Réflexion Théologique Sur Le Leadership Et La Bonne Gouvernance Dans Le Contexte Haïtien* (Port-au-Prince : MRPE, 2011), 32.

object lesson”), Hector Paultre (“an open Bible” according to the satirist Jean Brierre), Dr. Orius Paultre (who could have practiced medicine in any big city but responded to a call to serve in a remote community in the Northwest), and Dr. Nerva Gousse who resigned honorably as Customs Director in Jacmel. He left a small fortune in the account, and for that, politicians in Port-au-Prince quipped: “What an imbecile!”²⁸

Corruption does harm people. The Study Group claims that everyone in the country suffers the consequences of corruption: slowing down of public administration, suspicion against all official documents issued by the government (including diplomas), bad reputation of the country.²⁹ Lemète Zéphyr, member of the Ethics Commission of the Haiti Protestant Federation, suggests other consequences: corruption affects the *Imago Dei*, it destroys the national economy and causes shame for the people.³⁰ There exists the theory that “corruption greases the wheels of commerce.”³¹ In fact, some European countries have “permitted bribery of foreign public officials and, in many cases, tax deductions for such payments.”³² One can see how such policies would doom vulnerable economies as bribing received at the top would become a way of doing business all the way down the chain of command. Fortunately, this policy was reversed through various private and public sector initiatives as these countries came to realize that corruption breaks down the social landscape for everyone.³³

28. MRPE, *Réflexion Théologique Sur l'Intégrité Dans Le Contexte Haïtien*, 26.

29. MRPE, *Intégrité*, 71.

30. Lemète Zéphyr, *Chanje Tèt Ou Pou Enflyanse Lòt Yo* (Port-au-Prince : MDK, 2015),

31. N. Leff, “Economic development through bureaucratic corruption,” *American Behavioral Scientist* 8(3), 1964, 8-14.

32. Nancy Zucker Boswell, “Emerging Consensus on Controlling Corruption,” *Journal of International Law*, Vol. 18, Iss. 4, Art. 2, 2014, 1168.

33. Boswell, “Emerging Consensus on Controlling Corruption,” 1168.

Pastors who are economically vulnerable can be especially tempted to violate the ethical standards. In her book on pastoral ethics, Chantale V. Guiteau gives much attention to the issue of pastors who default on reimbursing their debts. She considers it a grievous sin, using language that she does not even use for sexual sins.³⁴ The book recommends a code of financial ethics that lists various behaviors that pastors should avoid, including insider trading, money laundering, and embezzlement.³⁵

No one should ignore that such actions could also be a violation of the law of the land. The Haitian Penal Code addresses the issues of embezzlement (“*détournement de fonds*”), breach of trust (“*abus de confiance*”) and fraud (“*escroquerie*”).³⁶ Even though there are no special laws relative to religious leaders, pastors are not protected by immunity and could be charged with breach of trust or embezzlement, and sentenced to up to 5 years in prison.³⁷ Historically religious leaders in Haiti have not been prosecuted for such crimes, but whether they are ever caught or not, the crooked way is never the best route to get projects funded, especially for pastoral leaders who are to be the sentinels of morality in society (1 Tim 4:12). Many have found their “secret” alternative for funding: the foreign paternalist. But this strategy also has its shortcomings. This is the topic of the next section.

34. Chantale V. Guiteau, *Manuel d’Ethique Pastorale* (Port-au-Prince: Media-Texte, 2014), 120. She provided the stories of two unnamed leaders who refused to pay they debts. The Pentecostal theologian introduced this problem as grievous enough to warrant that the so-called evangelical leaders could jeopardize their salvation.

35. Guiteau, *Manuel d’Ethique Pastorale*, 123.

36. *Haiti: Code Pénal*, 1835, accessed 26 February 2017, www.refworld.org/docid/4c3440772.html, art. 132, 338.

37. *Haiti: Code Pénal*, art. 337, 338 and 340.

Developmental Challenge: Dependency

Leaders in the developing world struggle with the challenge of funding the good causes they lead: schools for poor children, orphanages, church buildings, feeding programs, or medical clinics. One way of funding such projects is to seek support from foreign donors. However, the money may come with some negative byproducts. One of them is what Glenn Schwartz calls “unhealthy dependency.”³⁸ This is to describe the situation where a leader depends on a foreign sponsor for the continuity of a project like a child who depends on her parents for her livelihood. In *When Helping Hurts*, Corbett and Fikkert speak of the “poison of paternalism”³⁹ that should be avoided. Basically, the authors recommend: “Do not do things for people that they can do for themselves.”⁴⁰ They list five types of paternalism that hurt leaders in poor economies:⁴¹

Resource paternalism: Solutions to poverty are seen in material terms. Interventions tend to pour financial other material resources in situations where the real need is for the local people to steward their own resources.

Spiritual paternalism: Foreign Christian workers assuming they are the one to teach the materially poor about God without taking into consideration that the poor may have deep insights and experiences that they could share to those who would stop talking and listen.

Knowledge paternalism: The idea that Western civilization has all the best ideas about how to do things; and so, successful business persons from the West

38. Glenn Schwartz is the author of *When Charity Destroys Dignity: Overcoming Unhealthy Dependency in the Christian Movement* (Lancaster, PA: World Missions Associates, 2007).

39. Steve Corbett and Brian Fikkert, *When Helping Hurts: How to Alleviate Poverty without Hurting the Poor-- and Yourself* (Chicago: Moody, 2012), 109.

40. Corbett and Fikkert, *When Helping Hurts*, 109.

41. Corbett and Fikkert, *When Helping Hurts*, 110-113.

are best qualified to help peasants or pastors of large churches in America are best able to train local leaders in a materially poor community.

Labor paternalism: This occurs when teams coming from the outside do work for people that they can do for themselves, especially unskilled or low-skill labor like digging, construction, and painting.

Managerial paternalism: the tendency for North American volunteers to take charge, particularly when it appears that nobody else is moving fast enough.

One area where the paternalism can do harm is through Short Term Missions (STM). In discussing funding such trips, Corbett and Fikkert suggest paying attention to how the team uses money in the host community:

Consider donating as much money to organizations that are pursuing sound community development in the host community as you do for your team's expenses. This could include paying the salaries of indigenous missionaries or community development workers, but it is typically best not to support an indigenous pastor of a church, as this can undermine the congregation's responsibility to pay the pastor's salary. It is usually best not to channel such a large amount of money to small churches or individuals, but to organizations that have demonstrated track records of long-run, developmental ministry with strong financial and managerial accountability systems.⁴²

In missiological studies, paternalism is seen as a stage that needs to be overcome to make way for partnership.⁴³ In practical terms, this word is often a euphemism for another unequal relationship between a donor church and a mission church. It's hard to imagine a true partnership between a 17,000-member multisite church in Texas with a congregation in rural Haiti that cannot offer a decent salary to her two pastors who have

42. Corbett and Fikkert, *When Helping Hurts*, 108-109.

43. Jeff Goins, "Four Stages of Missions Development," *Adventures in Missions*, July 7, 2011, accessed February 8, 2017, <http://jeffgoins.myadventures.org/?filename=four-stages-of-missions-development>.

limited fluency in English. This can lead to an “unhealthy partnership,” especially if it carries the following tell-tale signs suggested by Alex Araujo of Partners International:

1. Are local believers being prevented from learning to give sacrificially?
2. Is the ministry failing to increase its income level from local/national sources?
3. Is the ministry losing local credibility because of foreign funding?
4. Are the ministry’s goal-setting and decision-making unduly influenced by foreign funding sources?
5. Is foreign funding stunting the development of indigenous para-church structures?
6. Is the foreign funding agency unwittingly assuming moral responsibility for personal care of workers, such as their medical and retirement needs?
7. Does the ministry leader have exaggerated power and authority because he has access to foreign funds?
8. Is worker support level set by outside funding sources rather than by the worker’s peers?⁴⁴

Glenn Schwartz provides the following definition of dependency: “a term referring to those who allow another to support them financially and sometimes administratively.”⁴⁵ He claims this is a secret for no one that many churches established by missions have become dependent on foreign funding and foreign personnel. Schwartz argues this situation affects the leaders of the churches in these lands as they tend to believe that they cannot exist without the support that they have been receiving, sometimes for over a century.⁴⁶ The many articles and books that he has written on the topic aim at moving such ministries from dependency to autonomy or self-reliance, whereby Christians “look for local resources instead of foreign resources to do that for which God calls His people.”⁴⁷

44. Alex Araujo, *Freedom and Dependency in Christian Partnerships* (San Jose: Partners International, 1996).

45. Glenn Schwartz, *La Dépendance Parmi Les Institutions Etablies Par La Mission: Exploration Des Questions* (Lancaster, PA : World Mission Associates, 1996), 118.

46. Schwartz, *La Dépendance*, ii.

47. Schwartz, *La Dépendance*, 117.

In the video series (available also in French)⁴⁸ Schwartz maintains that foreign support almost always is detrimental to the flourishing of a local church.⁴⁹ He recommends that Western churches should never support initiatives that are the responsibilities of the local church, including orphanages, the salaries of church leaders, or the purchase of a vehicle for them.⁵⁰ Churches could launch community initiatives that could appeal even to non-Christian businessmen for funding, but they should not be involved in income-generating projects that would put the church in competition with local entrepreneurs.⁵¹

Schwartz claims that the only legitimate source of funding for local ministries is the offerings of the faithful church members. He provides anecdotal evidence of churches from East Africa, southern Africa and Asia that have found creative ways to fund their ministries without foreign support from the West. One is about the Assemblies of God in South Africa that went from dependent to generous.

Two years ago, the church gathered for its annual assembly in Thaba Nchu. The collection that weekend came to 2 million South African Rand--more than US\$700,000 at the time! How did they give so much? Throughout the year, the women of the church are busy making things for Thaba Nchu. If they make ten grass mats, one is set aside for Thaba Nchu. If they weave twenty baskets, two are for the church. Thirty dresses? Three are for the work of the Lord. In other words, the concept of stewardship is built into the earning process.⁵²

Schwartz believes that for such a paradigm shift to happen there must be a spiritual revival⁵³ in the church that would lead to a triple ownership: legal ownership,

48. Glenn Schwartz, *La Dépendance Parmi Les Institutions Etablies Par La Mission*, DVD - PAL (Lancaster, Pa.: World Mission Associates, n.d.).

49. Schwartz, *La Dépendance*, 24.

50. Schwartz, *La Dépendance*, 24.

51. Schwartz, *La Dépendance*, 44.

52. Glenn Schwartz, "Cutting the Apron Strings" in *Mission Frontiers*, January-February 1997, accessed October 27, 2015, <http://www.missionfrontiers.org/issue/article/cutting-the-apron-strings>.

53. Schwartz, *La Dépendance*, 63.

functional ownership, and psychological ownership.⁵⁴ He claims that “ownership must precede stewardship,” but eventually the people must learn Biblical stewardship so that Christians contribute generously out of “the joy of giving” and not just because they are bound to “the law of tithing.”⁵⁵ This transformation requires indigenous leaders who believe in the principle of self-reliance and who are willing to forego the security of foreign support for themselves.⁵⁶

The idea of self-reliance is very important for the dignity of a community. But the controlling idea in Schwartz’ writings that almost all foreign funding is unhealthy is not shared by all mission leaders. In a conversation with Glenn Schwartz, a former classmate and ministry friend, Chuck Bennet of Partners International, argues there is value in “joint ventures” with indigenous ministries. He mentioned there are 135 agencies [in North America] that specialize in support of indigenous ministries.⁵⁷ The very existence of such agencies indicates there is a strong dissenting perspective to Schwartz’ argument of no foreign support. All agree that “unhealthy dependence” is not good, but Schwartz has not provided hard data to prove that almost all foreign support is unhealthy to indigenous churches. His many articles are illustrated with individual anecdotes that support his view,⁵⁸ and there doesn’t seem to be hard data that support his viewpoint and contradict what other responsible leaders are calling healthy partnerships.

54. Schwartz, *La Dépendance*, 6.

55. Schwartz, *La Dépendance*, 54.

56. Schwartz, *La Dépendance*, 41.

57. Chuck Bennett and Glenn Schwartz, “Two Christian Leaders Discuss Dependency,” *Missions Frontiers* (January 01, 1997), accessed October 31, 2015, <http://www.missionfrontiers.org/issue/article/two-christian-leaders-discuss-dependency>.

58. Glenn Schwartz is a prolific writer. His numerous articles can be accessed on the website of World Mission Associations (www.wmausa.org).

One fundamental problem in the discussion is an inadequate definition of dependency in Schwartz' writings. He sees all "outside funding" as creating or perpetuating dependency. For him, all funding that is raised outside of the national borders is considered "foreign funding." But this issue is practically never raised if a Christian businessman in Canada would support a ministry like Focus on the Family or Moody Radio, both located in the United States. Following this view, Christian ministries located in Colorado should not be encouraged to raise funds outside of their state. It is significant to raise funds locally, but there cannot be a hard and fast rule against reaching out beyond one's geographic locale. The political boundaries are artificial limits, especially in many African countries where families of the same tribe are found on both sides of a national border.⁵⁹ When one considers the importance of funding from nationals living in foreign countries for a poor country's economy, it is evident again that the source of the funding cannot be limited to national boundaries. The indicators of unhealthy dependency must be found elsewhere.

In his book *The Power of Partnership*, J.L. Williams submits various principles of authentic Biblical partnership that will also serve to unveil unhealthy situations. His research would support the following three indicators of unhealthy dependency.

1) When the local leadership cannot maintain a respectful, loving, and mutually beneficial relationship with the donors. "Talking is the air that relationship breathes. When communication breaks down, relationships break down."⁶⁰

59. The borders of many African countries were arbitrary established by the Berlin Conference of 1884-1885.

60. J.L. Williams, *The Power of Partnership* (Burlington, NC: NDI Press, 2008), 102.

2) When the local leadership does not assume ownership for its strategic planning and the management of its resources. Williams observed the strategy of the Apostle Paul in his missionary journeys was to appoint elders and put them in charge of the churches in the city (Acts 14:21-23; 20:23-31; Titus 1:5). Speaking from the perspective of the Western partner, he reminds that “Effective partners, pastors and parents are committed to ‘working themselves out of a job’ through mentoring and empowering others” [to be fully in charge of their ministries].⁶¹

3) When the local leadership will not safeguard integrity and purity of motives. Williams writes: “Impurity in motive, message, morals or money will destroy your partnerships in both marriage and ministry.”⁶²

Therefore dependency is not primarily receiving foreign funding. In Biblically authentic partnerships, there may be transfers of resources from Christians in one nation to a leader or church in another region or country. Unhealthy dependency is when the local leader cannot maintain a healthy personal and professional relationship with the donors, cannot assume the functional responsibility of the projects funded, and/or will not safeguard the trust of the people in his handling of the resources of the partnership. On the other hand, when the indigenous leader is well positioned to do these things well, there is an opportunity to do much more to advance the kingdom than what the local conditions could realistically allow. It’s wonderful to be able to raise \$20,000 in one day in a village in Africa to build a clinic, but with just their local resources they could never purchase and maintain an X-ray machine or an MRI (Magnetic Resonance Imaging) that they could acquire through a responsible partnership. To deny this opportunity to a

61. Williams, *The Power of Partnership*, 55.

62. Williams, *The Power of Partnership*, 70.

community would be unfortunate unless one would argue that an African district or a Haitian “commune” does not deserve to have such equipment that could be made available for them from elsewhere in the world.

Stewardship Challenge: Personal Money Management for Leaders

The dependency syndrome is fueled by the desires of national leaders seeking more money for their ministries and for their personal finance. Ministries may need more money, but there is even a greater need for responsible stewardship among leaders. With the current financial challenges of modern markets, many people in Western nations are seeing the need to master --and to teach to the younger generation-- the proper use of money. As the world is becoming more and more a global market, leaders in weaker economies need to understand those same workings of the financial world especially, as it applies to their personal finance.

Some authors like Dave Ramsey⁶³ and Suze Orman⁶⁴ focus on the *defensive side* of finance and stewardship: get out of debt, savings, budgeting. In other writings, the emphasis is on the *offensive side*: how to make money (e.g. Robert Kiyosaki⁶⁵). There are also some recommended books on the “rules and philosophy” of finance that popularizes the basics of economics. Henry Hazlitt wrote *Economics In One Lesson*, a short book I read in seminary and greatly appreciated because here was one little book on economics that made sense for a non-economics student. The author was influenced by

63. Dave Ramsey is a radio host on financial advice and the author of *Total Money Makeover* and the material of Financial Peace University. His website is www.daveramsey.com.

64. Suzan Lynn “Suze” Orman is a popular speaker and bestselling author on personal finance who is now an influential TV celebrity in this field. Her website is www.suzeorman.com.

65. Robert Kiyosaki is the author of *Rich Dad, Poor Dad* (New York: Warner Business Books, 2000).

Bastiat and von Mises who are from the Austrian School of Economics, the school of thought behind the principles proposed by Brady and Woodward in *Financial Fitness*.⁶⁶

The authors of *Financial Fitness* have tried to combine in one volume all three approaches. This book published by LIFE Leadership is currently being promoted through their network in Haiti as a work on financial fitness, not a “get-rich-quick” book. The authors Chris Brady and Orrin Woodward claim that applying sound financial principles do lead to financial success:

Over time, those who are fit and follow the principles of financial success will attain prosperity and even wealth, but this comes from a long-term focus on doing the right thing.⁶⁷

What can national leaders learn from this book and apply in their own context? Are the principles presented truly powerful and universal to be able to help leaders in weaker economies achieve a decent level of living without compromising their calling to ministry? Members of Life Leadership Haiti claim the training has transformed their lifestyle and puts them in a better position to attain that goal of financial peace.⁶⁸

The book is organized around 47 principles. Principles 1-7 talk about the Basics of stewardship. They remind that financial success is determined not by what you make but by what you keep after all the spending you have to do or decide to do (#1). They reinforce the value of discipline (budget), savings and giving (#3, 5, 6). In that section, the authors encourage their readers to take advice from successful persons, not “broke” people (#4). To be financially fit, one needs a proper view of money, which is a gift.

66. Chris Brady and Orrin Woodward, *Financial Fitness: The Offense, Defense, and Playing Field of Personal Finance* (Cary, NC: Obstacles Press, 2014), 240.

67. Brady and Woodward, *Financial Fitness*, 22.

68. Respondents to the article on Life Leadership mentors Charly and Freddie Clermont testify that the system puts them on a road to financial success. Life Leadership, 2015, accessed September 2, 2015, <http://www.lifeleadership.com/blog/charles-and-frederique-life-leadership/>.

This gift calls for a stewardship to serve and bless one's family and others (#2). The last principle (#7) claims: "Using your time, money, and talents to genuinely help others naturally increases your happiness."⁶⁹

The Offense section includes Principles 8-24. In here the authors address not only the skills but also the values and attitudes for increasing one's prosperity. The skills include mastering one's project or work in order to excel in it (#10, #12). The commitment to mastery should lead people to increase their education and leadership through reading (#9), time on the job (#12) and good mentors (#19). The authors make two strong recommendations: commit to savings for emergencies and big purchase items (#21, #22) and start your own business as a source of passive income (#15, #16, #18). The book also stresses the value of delayed gratification, long-term vision (#8), and the practice of integrity (#11) in order to achieve one's dreams or bold financial goals. In weak economies like Haiti, there are very few opportunities to invest money in stocks or mutual funds so that compounding interest could work productively in one's favor. But the idea of knowing what assets one has and how these assets could bring revenues that are superior to what one puts in it is an important principle that leaders in poor economies need to master. Too often people underestimate the leverage that can be attained by putting to work the assets they do have. DeSoto reminded that in Haiti the poor (collectively) are richer than the elites, but because they do not have titles to their house which is their biggest asset, they cannot monetize this wealth.⁷⁰ Dave Ramsey uses the

69. Brady and Woodward, *Financial Fitness*, 68.

70. Hernando de Soto is an economist from Peru and the author of *The Mystery of Capital*. A New York Times article published in 2001 explains de Soto's view: "Through 'extralegal' businesses and home building, [...], the world's poor have accumulated assets worth \$9 trillion -- 20 times the direct foreign investment in the third world since the Berlin Wall fell and more than 46 times as much as the World Bank has lent in the last three decades. But because these assets are not 'paperized' in the formal documents and legal structures common in the West, they can't function productively as capital. People

illustration of the gazelle running for her dear life in Proverbs 6 to encourage people to get control of their assets and their finances.⁷¹

Part 3 in *Financial Fitness* (Principles 25-41) is about Defense, which is protecting one's resources. The main thesis here is to get out of debt and avoid getting into debt, especially consumer debt through credit cards (#25, 26, 27, 32, 33, 37). The authors recommend the roll-down method to pay off debt (#33).⁷² They warn about decisions in areas they call "danger zones" in personal finances: taxes, home ownership, divorce, credit cards, lawsuits, insurance, college, addictions, and investments (#39). In the Defense approach, the authors also include teaching one's children and youth about money matters (#31), learning to be skeptical of advertisement (#34), including in one's financial plan opportunities to create family memories (#38), and getting right with God (#36). Curiously, in this section, the authors do not address the issues of personal security and health that are key problems in Haiti where gangs regularly attack people coming out of banks and where access to healthcare is not available everywhere. But securing one's resources and protecting one's life would be an important topic on the Defense side of personal finance.

The last section of the book is titled "Playing Field." The purpose of the authors is to "discuss the overarching principles of financial fitness and the economics that

can't use their homes as collateral for loans to expand businesses, for example. " *New York Times*, July 1, 2001, accessed June 18th, 2015, <http://www.nytimes.com/2001/07/01/magazine/01DESOTO.html>.

71. Dave Ramsey, "Gazelle Intensity," DaveRamsey.com, accessed October 28th, 2015, <http://www.daveramsey.com/blog/gazelle-intensity-do-you-have-it/>.

72. The roll-down method is a practical way to eliminate multiple debts. One debt is selected first for quick payment while the minimum is paid on the rest. Once the first is eliminated, the amount that was available is applied to the next debt. For more information see "Debt Roll Down: Divide, Focus, Conquer" accessed January 25, 2017, <http://www.debt-help-and-beyond.com/debt-roll-down.html>.

directly impact financial and life choices.”⁷³ They address five “great economic questions”⁷⁴:

- Question #1: How will people get the necessities of life?
- Question #2: Who will rule?
- Question #3: How will the people keep the government in check?
- Question #4: What will be used as currency?
- Question #5: What will be your enterprise?

The questions are answered within the views of the Austrian School promoted by Ludwig von Mises and Friedrich August Hayek, among others.⁷⁵ This school is considered “heterodox” in comparison to the mainstream economics of the Keynesian approach.⁷⁶ An analysis of the economics philosophy of LIFE Leadership authors is beyond the scope of this research. The important lesson, however, is that worldviews and personal philosophies do color our outlook on life and especially on the use of money. Fortunately, for personal financial matters, any fiscally responsible approach will present basically the same conclusions, except maybe when it comes to debt and credit.

For example, a popular view among Haitians is that some debt is useful for credit ratings and even necessary in order to achieve a major project, preferably with “other people’s money” (OPM). The leading Christian financial counseling ministries (e.g. Crown, Larry Burkett, Dave Ramsey) like the LIFE Leadership materials, however, take a very conservative position on debt and especially on cosigning. Christian advisors quote Proverbs 11:15 and 17:18 as a Biblical prohibition of cosigning.⁷⁷ But access to

73. Brady and Woodward, *Financial Fitness*, 209.

74. Brady and Woodward, *Financial Fitness*, 235, 236.

75. “Austrian School of Economics” in *Concise Encyclopedia of Economics*, accessed June 18, 2015, <http://www.econlib.org/library/Enc/AustrianSchoolofEconomics.html>.

76. Sarwat Jahan, Ahmed Saber Mahmud, and Chris Papageorgiou, “What Is Keynesian Economics?,” *Finance and Development* 51, no. 3 (September 2014): 53–54.

77. Two pastors from Pentecostal background and a bent for business, Descieux and Jules, make a difference between a debt and a loan, claiming a loan is not a debt if the borrower can keep making

credit in Haiti is almost exclusively limited to people who can provide a cosigner for his or her application, whether at a bank or even a microfinance institution. This is a significant issue that the church needs to help Christian leaders understand if they are to do business with a clear conscience in Haiti.

Money is, on the surface, an instrument to value material things, but the authors of *Financial Fitness* correctly see that it always reveals deeper issues of the heart. After proposing 10 competing views on money, this is the main conclusion of their analysis:

All of the moneyviews outlined above illustrate the fact that money is always used as a means. Therefore, the key question in money matters is: As a means for what? This is why the Bible again and again treats money as a heart issue. Money in and of itself is not evil, but the heart frequently sees money as a tool for the wrong things. Money becomes a dangerous or productive tool depending on the heart that wields it.⁷⁸

Conclusion

The literature strongly suggests that the need for leadership is universal and applies to rich and poor communities alike. Yet leaders in poor countries face particular challenges when it comes to money matters, especially inflation, corruption, and low income.

Training in personal financial stewardship can provide new opportunities that can boost the standard of living for leaders in poor countries. Economically vulnerable leaders, however, are especially at risk of violating ethical standards in finances. A possible solution would be foreign support for local pastoral leaders. Allen Finley and

payments. And so they write that the Christian may borrow but with great caution. Galicieux M. Descieux and Fritzner Jules, *Mon Dieu et Mon Argent* (Port-au-Prince: Editions Croissance, n.d.), 22-23.

78. Brady and Woodward, *Financial Fitness*, 83.

Lorry Lutz, who wrote *The Family Tie*, are among the authors that argue biblically and practically that it makes sense for the more affluent churches to support national pastoral leaders in weaker economies.⁷⁹ On the other hand, Glenn Schwartz argues that foreign support is the pitfall for national missions. He writes, “Foreign funding is like a poison or a pollutant” for the national Christian movement.⁸⁰

This position, however, needs to be balanced. Local leaders have the right to raise funds globally for projects in their communities. The vexing problem of unhealthy dependency was addressed through a proper definition of the issue and the cultivation of healthy partnerships. Adequate training in personal finance was presented as a path to help the pastors make wise choices in money matters. A good start was the principles laid out by Brady and Woodward on the Defense, Offense and Playing Field of personal finances. In the end, however, it comes down to a heart issue for leaders everywhere. They need to resolve to honor God in whatever they do. In financial matters, it means the discipline of stewardship of the funds and opportunities that may be available to them.

79. Allen Finley and Lorry Lutz, *The Family Tie*, 44.

80. Glenn Schwartz, *La Dépendance*, 8.

CHAPTER FOUR

QUALITATIVE RESEARCH TO UNDERSTAND
THE ROLE OF MONEY IN THE LIFE OF PASTORAL LEADERS

Introduction

The research question of this paper seeks to find whether it is possible for pastors in weak economies like Haiti to achieve a decent standard of living for their families. Because this question touches on finances, it would be attractive to approach the research question from an economic standpoint and do a quantitative study to determine the feasibility of the hypothesis. In *Political Economy in Haiti*, economist Simon M. Fass collected statistical data that was analyzed to show how the urban poor survived in the Haitian context.¹ The study revealed the political forces at work in creating and maintaining the poor in poverty. The author views there are two classes at work in Haiti: the political class (the elite and the powerful, including the international community) and the ordinary class (mostly the poor). The study shed much light on the strategies of the poor to survive financially. The research revealed that for many, the only sure way out of the economic predicament was to get into politics and then perpetuate the unhealthy and unjust economic system. The original conclusion of the author shows the limitation of the economic survey as a basis for future financial success:

As a member of the political class by definition, I cannot presume to understand the meaning of ordinary circumstances or to speak on behalf of the ordinary class. With respect to the relationship between ordinary people and simple things, I can nevertheless point out what may be some of the important differences of thought and action between the two classes, and in the process highlight my reasons for

1. Simon Fass, *Political Economy in Haiti* (Piscataway, New Jersey: Transaction Publishers, 1988), xxvii.

suggesting that prospects for substantial improvement of ordinary circumstances in a near term are unlikely no matter how “progressive” Haiti’s form of governance may become.²

As a researcher and policy advisor for the World Bank and other international agencies, Fass had access to much data and could study the trends of the Haitian economy in great details. But given the extreme poverty of the locale he studied, he could not foresee any possible improvement. The statistical method can show past performance that may not be a reliable predictor of future development. Beside the fact that the scope of macroeconomic research is beyond the reach of this paper, such a method cannot factor in the reality of faith and morality in the pursuit of financial stability. The Bible teaches that the believer may enjoy financial blessings that are not necessarily conditioned on the economic context where he lives.³ Considering that for pastors the factors of faith and moral principles are paramount, and considering also that there are Christian leaders who have achieved a level of financial stability against all odds, this researcher decided to use rather the qualitative research method to discover whether there are themes that take into account both financial wisdom and Biblical faith that can adequately explain or create understanding regarding the path that led such Haitian pastors to financial stability.

It was determined then that an ideographic method would be an appropriate way to seek to understand the unique path that was taken by three different leaders who achieved a level of relative financial stability in life. As an alternative to the nomothetic

2. Fass, *Political Economy in Haiti*, 58.

3. A insightful example is the case of Israel living in Gosen during the plagues that fell on Egypt (Exodus 8:22; 9:26) or while they spent 40 years in the desert.

method that focuses on knowledge that can be generalized into “scientific laws,” the ideographic or idiographic method favors the study of the uniqueness of the subject.⁴

Ideographic methods elucidate unique aspects of particular phenomena, often seen in studies of historical events as well as other qualitative case studies. Nomothetic approaches, on the other hand, seek to generate law-like statements that apply across many settings and events, some of which may lie in the future and are relatively free of particular contingencies of time and space. The distinction was originally proposed by the neo-Kantian Windelband as a way of separating natural and social science. Weber, however, took issue with this (1949), arguing that it was possible to achieve both in social science.⁵

As stated by Swinton and Mowatt, a purposive sampling⁶ (or purposeful sampling) can be a valid manner to collect narratives for qualitative research.

Within purposive sampling, subjects are selected because of some traits or characteristics. Purposive sampling gains its power and informative potential from the way in which it selects particular cases which hold the potential to yield specific forms of information relevant to the project.⁷

For this research, the life stories of three Haitian pastors will be presented as case studies. Their experiences will be related in order to help formulate a better understanding of a path to achieve the goal of taking care of one’s family while leading a church. To preserve the privacy of the individual leaders, their names are withheld and some non-essential facts are modified to avoid letting them be easily identified.

The information for the case studies is taken from interviews with the pastors. The researcher prepared a questionnaire with 22 items. Below are the questions that were used in the “semi-structured” interviews. The questions were also prepared in Creole as this was the language used in the interviews.

4. John Swinton and Harriet Mowatt, *Practical Theology and Qualitative Research* (London: SCM, 2006), 43.

5. Clive Seale, *The Quality of Qualitative Research*, Introducing Qualitative Methods (London : Thousand Oaks, Calif: Sage Publications, 1999), 106.

6. Swinton and Mowatt, *Practical Theology*, 69.

7. Swinton and Mowatt, *Practical Theology*, 235.

CONVERSATION GUIDE:
How did you achieve financial stability in ministry?

1. What year do you consider to be the beginning point of your life of ministry (year, occasion?) *Nan ki ane ou konsidere minister pastoral ou kòmanse?*
2. What financial assets had your parents provided for you by the time you started in ministry? *Lè ou t ap kòmanse nan ministè, ki byen paran ou te gentan kite pou ou?*
3. What money principles or proverbs do you remember from growing up with your parents? *Ki prensip oubyen provèb ou sonje ou te konn tande nan bouch granmoun ou pandan ou t ap grandi?*
4. What were your financial goals after you started in ministry? *Ki objektif finansye ou te bay tèt ou lè ou t ap kòmanse nan ministè ?*
5. What was your first big purchase (car, furniture, travel, etc. that you paid yourself)? What year was that? *Ki premye gran akizisyon (vwati, etc.) ou te fè oumenm ak kòb ou ? Ki ane ?*
6. What was the year that your family's financial situation became significantly different for the better? What explains this turnaround? *Nan ki ane sityasyon finans fanmi ou vreman derape pou li amelyore? Kisa ki te esplike sa ?*
7. What was your big significant financial blunder in life? *Ki pi gran erè finansye ou te fè?*
8. When did you get your first major cash revenue? What was the transaction? What did you do with that money? *Ki premye gro kòb ou rantre? Kote li te soti? Kisa ou te fè ak lajan saa?*
9. Who has greatly influenced you in the management of your finances? *Ki moun ki te yon gran enfliyans pou ou sou kesyon jere lajan?*
10. How did your spouse affect your financial life? *Kijan madanm ou te afekte lavi ekonomik ou?*
11. How did you manage to pay for your children's education? *Kijan ou te òganize ou pou peye pou edikasyon timoun ou?*
12. What are your top 3 regrets on your money management experience? *Ki 3 pi gran regrè ou sou eksperyans ou nan jere lajan?*
13. What is your perspective on having a Foreign Sponsor to provide for the ministry needs of a national leader? *Kisa ou panse sou afè yon Blan ki pou voye lajan pou bezwen ministè yon pastè endijèn ?*
14. What critical mistakes did you see colleagues and/or friends make in the management of their money? *Ki gran erè ou wè zanmi oubyen kòlèg ou konn fè nan kesyon jere lajan ?*

15. How do you balance looking out for the welfare of your family and not looking out for/sacrificing your own interest in ministry? *Kijan ou chache kreye yon ekilib ant chache bonè fanmi ou epi sakrifye enterè pèsonèl ou nan ministè a ?*
16. Are there particular instances of spiritual insights (sermon, devotion, Bible study, whisper?) or professional advice that reoriented your perspective and commitments on financial matters? *Eske te gen yon ka patikilye kote ou te resevwa yon leson espiyèl (mesaj, devosyon, etid bibliik, revelasyon ?) oubyen profesyonèl ki te redirije/reoryante lavi ou nan kesyon jere lajan ?*
17. What are five (5) Bible passages or themes on money that are important for you? *Ki 5 pasaj oubyen tèm nan Bib la sou kesyon lajan ki enpòtan pou ou?*
18. What are cultural hindrances to financial stability for ministry leaders? *Ki baryè/tabou nan kilti nou ki konn bloke estabilite finansyè pou lidè legliz?*
19. What are the cultural protections that do help achieve financial stability for ministry leaders? *Ki baliz nan kilti nou ki kapab ede lidè legliz rive nan yon estabilite ekonomik?*
20. What are the top three financial temptations that you faced in your life? *Ki 3 pi gro tantasyon nan domèn lajan ki te vini devan ou nan lavi?*
21. Who were instrumental in your financial breakthroughs? *Kilès ki te yon gran enstriman pou lavi ekonomik ou dekole?*
22. What financial advice would you give to young leaders starting in ministry? *Ki konsèy sou kesyon lajan ou ta vle bay jèn lidè k ap kòmanse nan ministè ?*

Three pastors were purposively selected because of their reputable character, their relative financial stability and their experience in pastoral ministry. They were duly informed about the nature of the research and they gave their informed consent to proceed with the interview. The conversations were recorded on an iPad. This equipment that is password protected also has the distinct advantage of not looking like a recording device, and this facilitated a climate of trust and candor while sharing about private financial matters.

Case Studies:
Pastors who Achieved a Decent Life for their Families

1. A Self-made Educator⁸

Background. Pastor AC started his pastoral ministry in the early 60s. He does not consider his earlier experience as youth leader at his church and his first job in education. Through the motivation of a friend and colleague, he was able to travel for studies in the USA. He returned to Haiti to continue the work he felt called to lead. He met his future wife while she was studying at a Bible school. Pastor AC was born in the mountains and he was sent to town to finish his secondary education. His father had many children, and his mother died when he was not yet 9 years old. This greatly affected the welfare of the family. The grandfather was an inspiration to him as a hard worker and a wise old man. The family had farm land in the countryside, but when Pastor AC was starting in ministry, his main asset was his education.

Financial development. When Pastor AC got married, he was the one managing the money in the family. He was keen on saving even though they did not earn much from teaching and from pastoring. This put stress on the family so much so that his wife commented that all that saving would be for a nice casket. But his savings enabled him to make his first major purchase: a used car for \$500. He paid \$300 from his savings and was able to pay the balance with payments of \$50. Another important practice that the couple had committed to was the tithe. He and his wife considered this to be a sacred duty and that the money was to be used for the Lord's work. The first concern was not getting back blessings, but this discipline helped to create a sense of greater dependence

8. Pastor AC, "A Self-Made Educator," interview by author, July 10, 2015.

on God. When their first child was born, their expenses increased with healthcare and housing needs. A breakthrough came when they were given a large gift that allowed them to start building their own house on the church ground and thus get out of renting which consumed 53% of their income. After some years he sold this house and bought another one on private property. He used to say “you can take the boy out of the country but you cannot take the country out of the boy.” To satisfy the “country still in the boy” he also tried his hand at recreational farming by renting a hobby farm that provided plantain sometimes.

When the children started school, Pastor AC decided to turn over to his wife the management of the family budget. This was a good move because the pastor had a tendency to always want to help people. He did learn from the example of a missionary who had a great heart; when the budgeted money for helping the poor was finished, he would say to people who solicited at his door, “I do not have money *for you* today” (emphasis of Pastor AC). The wife took over the management of the regular budget of the family and did a good job especially in making sure there was always food on the table. She may have learned this from her mother who had a very large family but learned to manage with a written plan. She also determined to limit the number of children she wanted for her family. Eventually, the wife of Pastor AC took a bookkeeping course by correspondence and became a more precious helper in the area of finances. Her husband calls her “my rare pearl.”

Growing up, Pastor AC never recalled reading a book on stewardship or personal finance. He does not remember listening to a talk or conference on this topic that had an impact on his life. What he learned about money management came from Bible

teachings on tithing and the wise saying of his grandfather who was a hardworking farmer. He also got insights from the counsel of friends and colleagues who introduced him to budgeting, advised him on handling requests for personal loans, and even money market investments. One of his friends recommended him for serving on a project that provided an additional income for more than 15 years. He also started a training center that generated income for him and work for a few people. Now that he is in his retirement season, he enjoys the fruits of what he sowed during his active years. He regrets that the denomination does not pay him a pension, but he has residual income that helps him maintain his livelihood with his wife.

2. A Faithful Disciple⁹

Background. Pastor OV has learned to be content in whatever financial condition. He graduated from Bible school in the late 60s where he was taught by missionaries. Immediately after that, he was appointed to a church in the northwest. He did not think through any specific financial goals, but because of a sense of calling he was willing to go out “by faith,” following the example of the missionaries who came to serve through a “faith mission.” Pastor OV’s parents were farmers. They had two boys and one girl. They were not wealthy, but they were “honest Christians” who sent their children to school. So when Pastor OV was starting in life, his main asset was his classical education, his Bible school diploma, and his musical abilities. Today his children completed their university degrees and are married. He does not have a car, but he owns his house and is well respected in the denomination.

9. Pastor OV, "A Faithful Disciple," interview by author, July 14, 2016.

Financial development. After 3 years in the northwest Pastor OV came back to the capital city and got married to a lady from his home church. He got a job teaching in an elementary school, started pastoring a church in the outlying areas, and then was invited to teach also at a vocational school. This was when his financial situation began to turn around. When he got married, though, the income was not that significant. Pastor OV considers his wife to be a “very special person” who learned to be content with whatever she has. Yet his wife was keen on setting aside the tithe “for the Lord” of all that they made. Until today she takes care of the “Tithing Envelope” for both of them. He feels that the Lord has “blessed” everything to which he puts his hand, even when it is small. And he teaches that to his church, telling the people to not be “stingy” toward the Lord.

Pastor OV considered his favorite Bible teacher to have been a good counselor on life issues, including finances. He observed also his Bible school director who was successful in his family life. He not only listened to them but also followed how they lived. He applied himself to save progressively, and that grew to eventually become enough for him to build his house. His savings also helped pay for the education of his children. An additional stream of income was through renting farm land in various areas and paying workers to grow rice that was harvested and sold to pay for the education of their three children. This worked well, and they were able to pay for a child through medical school. Another one received a full scholarship that “helped a lot and was a relief for the family.”

For almost 40 years, Pastor OV has been leading a church in a rural village. For the education of his children, he moved his family to the capital city. But he tried to

maintain a balance between family and ministry by splitting his time during the week. On weekends he goes to be with the church and visit its outlying “preaching stations.” His wife always goes with him, and during the summer the children also travel with him. He does not approve of pastors who spend a month in the field before returning to see the family.

Today Pastor OV is looking at retirement. He has steadily been saving but does not have a retirement plan per se. However, his children are well positioned to help their parents, and the pastor owns a house where he can live without fearing eviction. His advice to young leaders is to own their home. He says, “If you own a home, people will want to come and live with you; but if you do not own a home, when you are old you will have to go live with other people.”

3. A Tentmaking Pastor¹⁰

Background. Pastor JX was ordained to the ministry in 1989. He was assisting his father who was a pastor in the mountains near the capital city. Then the following year his father suffered a stroke and eventually died. In the eyes of the community, the family was doing well since the pastor’s father had built his house and was driving a car; but when the father died, the children realized that he did not leave many assets and most of it was ridden with debt. What he did leave them was an education and memories of his casting vision that they can dream big dreams for themselves. Pastor JX had started doing business while still a young man. When he completed college, an uncle offered

10. Pastor JX, "A TentMaking Pastor," interview by author, March 17, 2016.

him a position at a bank, but when he learned how much the position paid, he refused because he could make much more through his business deals. After trying various businesses, in 2005 he got into import-export and was very successful because he was able to sell his commodities even before the containers arrived in the country. Pastor JX's ability to innovate and dream big dreams continues to drive how he leads both his church and his business. He is at a point where the ministry is moving forward, and the import-export business is doing well. He is able to send his children to good schools, and the business provides cars for the family. His concern now is for paying for the university abroad for his children. He is well aware that he was able to achieve his level of success because of his own education but also his trusting the Lord with all his heart.

Financial development. Pastor JX remembers his father telling them that his house was for him and his wife and that they should plan to get their own house. Early on he had this goal to have a decent family life, be able to send his children to good schools, travel, and drive a nice car. He and his wife sat down once and figured out how much they would need to live as they dreamed. They were not there yet, but they decided that they would start tithing according to the income level they wanted to achieve. Pastor JX believes the Lord honored their practice of tithing and their income has increased where they are able to tithe at a level five-fold of the original amount. He also practices savings. He remembers one successful businessman in the family who always said, "Better you die and leave the money behind than you live and the money leaves you behind."

Pastor JX's first major purchase was a property where he eventually built his own house. He considers himself blessed to have found a wife who brings balance to his

financial bent. He is always ready to spend; his wife is very conservative in spending money. Pastor JX discovered early on that he is an entrepreneur. His wife takes care of managing the business, but he is the one making business plans and strategies. He was able to close some very successful deals even through difficult political times, but in business, he has lost money also. His major financial blunder, however, happened when he did not involve his wife in the decision-making.

Pastor JX has been relatively successful in making money, but his heart is primarily in ministry. He has learned, however, to separate these two activities. His business pays for his office on the church ground, but he will not get business funds to cover for church expenses. He will not even allow contractors for the church to come get their check at his business. He has seen this mixing of church finance with personal business as one major pitfall among his pastor friends. Another pitfall he identified is a pastor's dependency on a foreign sponsor. If it is true that such connections may help ministry go faster, too often it becomes a temptation to corruption. The foreigner may designate the funds for orphans while the pastor has family needs. Since he himself has other sources of income, Pastor JX does not accept money from foreign donors for himself, though he partners with a church in the United States that helps with rent and administrative salaries to plant a new church in town. He is respected among his pastor colleagues in the area and sits on the advisory council of a Christian relief organization.

Discussion on Ten Common Themes

From the case studies, a number of lessons surface as commonalities in those unique narratives. There are at least ten common threads in the individual narratives

from the interviews with the leaders. It is important to note that they represent ministries that were led at different time periods. Pastor AC started in the early 60s while Pastor OV was establishing himself in the 70s. Pastor JX's ministry started in the 90s. Even though they all interacted with missionaries in Haiti, they do not have the same kind of connections with potential donors in the United States. One studied theology in the U.S., another studied business in the Caribbean, while a third one never studied abroad. Even their ministry settings are quite different: one has led a rural church, another has mostly served in a city church while the other one is involved in a new church plant context. The church budget has not provided for all of the income enjoyed by these pastors. But it is interesting to note the hopefulness among these leaders. One said, "In spite of everything that is being said about Haiti, one can have a life here."

At this juncture, it is important to evaluate and extrapolate on the value of the different aspects that are highlighted by the interviews. This can show the relative value of each for achieving a decent level of financial stability. According to Swinton and Mowatt, "the quest here is not for objectivity and explanation (as per the natural sciences), but for meaning and deeper understanding of the situations."¹¹ The outline that will be followed is a three-step process of 1) Description, 2) Interpretation and 3)

Understanding as suggested by Swinton and Mowatt:

To understand what is actually going on within that situation, it is necessary to understand the meaning of the action, the way the situation is being interpreted by those performing within it and the reasons behind the ways individuals and communities act in the particular ways they do.¹²

11. Swinton and Mowat, *Practical Theology*, 37.

12. Swinton and Mowat, *Practical Theology*, 38.

The management of money is a very material activity, yet it intersects very deeply with theology. The Lord Jesus alludes to money and material possessions more times than his treatment of the themes of heaven and hell combined.¹³ The Bible teachings lead Christian financial counselors to see the use of money as a tool, a test, and a testimony.¹⁴ Therefore it is very appropriate to reflect on the theological dimensions of the financial disciplines that were identified. Using the van Deusen-Hunsinger model, it is affirmed that both the Biblical notions and the personal experiences should be taken seriously and maintained together in a “hospitable conversation,”¹⁵ yet the theological information shall have “logical precedence” in deciding the best understanding of the practices.¹⁶

1. Commit to tithing and be generous toward others.

Description. One surprising revelation of the research is how important tithing is for all three pastors interviewed. They all mentioned it as a major aspect of their money management and stewardship commitment. The interview questionnaire did not ask that question directly, but all three expanded on this practice and attributed blessings because of their obedience in this area. Pastor OV relates the practice of tithing that his wife followed from the beginning of the marriage. He would bring the income home, and the wife would remind him that even on \$30, they should set aside \$5 for the Lord. Even today

13. "Money and Possessions Scriptures." Crown Financial Ministries, 2202, 2005, accessed September 7, 2016, <http://www.crown.org/portals/0/docs/downloads/MoneyPossessionScriptures1.23.14.pdf>.

14. "Money and Possessions Scriptures," Crown Financial Ministries.

15. Swinton and Mowat, *Practical Theology*, 91.

16. Deborah van Deusen-Hunsinger, *Theology and Pastoral Counseling: A New Interdisciplinary Approach* (Grand Rapids: Eerdmans, 1995), cited by Swinton and Mowatt, 83.

she takes care of preparing and remitting the Tithe Envelope that is in use in many Haitian churches.

Interpretation. Tithing is a Christian practice of setting aside 10% of one's income for the Lord's work. It is based on Abraham's example in Genesis 14:20 and the exhortation in Malachi 3.10: "Bring all the tithe into the storehouse, so that there may be food in My house. And test Me now with this, says Jehovah of Hosts, to see if I will not open the windows of Heaven for you, and pour out a blessing for you, until there is not enough room." The pastors do it as faithfulness to God and as a sign of gratitude for the blessings of God. They view it as part of their call to be generous especially to those in need. They all see the practice as an act of obedience that brings blessings. They do not do it as a magical way to cause God to bless them, but they all recognize that this is a Biblical teaching and that there is a blessing in faithfully obeying this teaching in their lives. One pastor warns that the pastor should not just preach about tithing, but he should practice it, too. The church people are observing, and they see some leaders as hypocritical in this area.

There are various debates even among pastors about the best way to apply the principle of tithing. Some ask whether it should be on gross income (before tax) or on net income (after tax). Others discuss whether all the tithe should go to the church or whether it can be used in whole or in part to help people in need directly.¹⁷ One leader used the tithe to fund ministry projects, but there was uneasiness in stating this which

17. Some Bible teachers claim that support for missions should be over and above the tithe. A. B. Simpson is credited to introducing the Faith Promise principle. "It is an agreement with God to be personally involved in ministry to others around the world through giving *beyond tithing*." Southern Nazarene University, accessed October 3, 2016, <http://home.snu.edu/~hculbert/fp.htm>.

showed there was not a clear conviction among leaders on this practice. In some circles, it is common practice to claim that the tithe belongs to the pastor who gives the “tithe of the tithes” to the denomination and keeps the rest for himself and may also be shared among the coworkers in the local church.¹⁸ On the other hand, there are those who claim they do not believe in tithing, that the tithe is an Old Testament commandment and that under the new covenant Christians are not bound to tithe.¹⁹ All these are issues that need thoughtful answers so that believers can practice tithing with confidence.

Understanding. The common understanding is that Christians should tithe and be generous, and that this Biblical practice brings blessings. The lingering questions about the proper way to give the tithe should not keep the pastoral leader from practicing the discipline of generosity according to the light that he currently has. The testimony of the Bible is that God is faithful and blesses those who honor Him with their material assets. An aspect of that blessing may be the peace and grace that comes with the practice that facilitates wise decisions regarding one's finances. Failure to tithe was called robbing God (Mal 3:10), a situation that will withhold blessings and even ruin financial efforts (Hag 2) and therefore jeopardizes the goal of financial stability.

2. Practice saving as a discipline.

Description. All the interviewees mentioned savings as a practice that was developed early in their career. One pastor said he never received a sizeable influx of income, but his regular savings plus revenue from seasonal farming helped him pay for

18. The Church of God denomination in Haiti had a practice of the “tithe of the tithes” to be sent to the denomination. The rest was for the pastor to be used for himself and the church workers.

19. Russell Earl Kelly, *Should the Church Teach Tithing? A Theologian's Conclusions about a Taboo Doctrine* (Bloomington, IN: Writers Club Press, 2000).

the education of his children. Another was so prudent on saving that his wife complained that the family might die. The extreme needs to be avoided, but the discipline of saving remains a longstanding best practice.

Interpretation. The pastors did not mention the Bible as their motivation for this practice, but they could be inspired by the call of Proverbs 6:6 to follow the example of the ant. Also Proverbs 21:20 reminds all that a sign of righteous living is appropriate saving: “A desirable treasure and oil *are* in the home of the wise; but a foolish man swallows it up.” The pastors used their savings for their first major purchase (a car, a land). The savings account provided probably also a sense of control over life’s circumstances.²⁰ Christian financial counselors strongly encourage savings. Ramsey recommends an emergency fund to be set in place as soon as possible and then build a savings fund that amounts to 3 to 6 months of living expenses.²¹ Research shows that those who set saving goals are twice more likely to achieve these goals.²² One strategy that is recommended is to Pay Yourself First, either intentionally setting aside an amount of the income as it arrives or with automatic deductions.²³ One common practice in Haiti is the “sol,” where several participants agree to contribute a certain amount each month.²⁴ The sum collected each month goes to one of the participants. The scheduled distribution

20. Barbara O’Neill, “The Benefits of Saving Money,” *Rutgers New Jersey Agriculture Experiment Station*, February 2009, accessed August 24, 2016, <https://njaes.rutgers.edu/sshw/message/message.asp?p=Finance&m=122>.

21. Ramsey, David. *Total Money Makeover* (Nashville: Nelson Books, 2013), 104.

22. O’Neill, “The Benefits of Saving Money.”

23. Timothy W. Cunningham and Clay B. Mansfield, *Pay Yourself First: A Commonsense Guide to Life Cycle Retirement Investing* (New York: Wiley, 1996), 37.

24. *Sol* is a Haitian version of Rotating Savings and Credit Associations (RoSCA). See the report by Kim Wilson, Stacy Neal, and Mariah Levin, “Savings and Chance.” fletcher.tufts.edu. (The Fletcher School, Tufts University, April 9, 2010), http://fletcher.tufts.edu/CEME/research/~media/Fletcher/Microsites/CEME/newpdfs/CEME_Savings_and_Chance_Report_DRAFT.ashx.

helps participants with significant expenses like the annual lease on the house or the education expenses at the beginning of the school year. There is no margin to be gained from such contributions, but the participation in the *sol* does foster the discipline of saving with a goal of receiving a lump sum at a given time.

Understanding. Therefore, pastoral leaders are encouraged to practice the discipline of saving and should apply the principle of Pay Yourself First in order to build assets regularly even if slowly. Savings allows accumulating assets toward major purchases. This is a wiser alternative to borrowing or using the credit card which can become an enslavement. Savings creates margin for the owner. The one who does not save is compared to one who swallows all that he produces. It is practically impossible to be sustainable and financially stable in the long run if the leader lives paycheck to paycheck.

3. Set financial goals.

Description. The pastors could not say that they had a written financial plan laid out at the beginning of their ministry. One interviewee said he started in the ministry “by faith” which was understood as not having financial goals. But in telling the story of their life, they all indicated that at some point they identified some life goals, and they organized their lives around these goals. One pastor mentioned how even before getting married he told himself he wanted to have a house, drive a nice car, and send his children to good schools. They all had the commitment to tithing, to saving, and to owning a house. All these are financial goals, and they achieved them. But it is worthwhile to note that they did not write a plan at the beginning.

Interpretation. The setting of financial goals seemed at first to contradict one pastor's idea of living by faith. But as they matured in ministry, they began to set personal goals and to act on these goals. The reality of family life seems to be a catalyst to set such goals. One pastor at one point sat down with his wife and figured out how much they needed to live, and they agreed to start tithing at this level. These goals were not wishful thinking because they not only envisioned them, but they also acted on the particular financial objective.

Establishing financial goals can lead to success in this area. Research from the Consumer Federation of America indicates that those who set saving goals are twice more likely to reach them than those who do not set such financial goals.²⁵ It would be important to understand why leaders in Haiti would not set specific financial goals. One explanation may be the notion that setting goals is the antithesis of living by faith which is considered a virtue in ministry. The Haitian culture may not encourage and reinforce the setting of personal goals. It seems the tendency is more to go with the flow than to set a particular course. Those who reflect Biblically on goals can cite the saying of Jesus in Luke 14:28 affirming the importance of assessing the project before committing oneself to it. But by their own account, two of the three pastors do not recall having read on Biblical stewardship, and this may explain that they do not articulate this aspect around their faith commitment. But somehow along the way they all came to learn the value of setting personal financial goals.

25. O'Neill, "The Benefits of Saving Money."

Understanding. Providing for their family is a Biblical ambition, and therefore leaders should plan adequately toward this end. This is not against living by faith because the Lord Jesus encouraged planning. But it must be done not with a spirit of greed but in humble dependence on God as recommended by the Apostle James (Jas 4:13-15). A lack of planning could mean a life without focus, many wasted opportunities, and failure to achieve financial stability. On the other hand, pastoral leaders who make written plans for their financial condition will be twice more likely to reach them.

4. Own a house as soon as possible.

Description. Pastor OV strongly recommends for pastors to plan to own a house. He said this gives a sense of security as one is not at risk of eviction. He also mentioned that this avoids breaking one's furniture and other objects in moving from house to house. In urban contexts, rent can represent over 50% of the family budget; so it makes sense to be able to own a house. Pastor AC is relieved that he had a house as his income has significantly reduced during his retirement. In the Haitian context, most homeowners build their homes progressively as funds become available instead of paying a developer for a turn-key solution funded by a financial institution. Even when a person does not secure a mortgage at a bank, he may need to borrow money from family, friends and even from work for a phase of the project. Whether it is finished or under construction, a house provides a sense of security for the owner and the opportunity for the family to be stable in a community.

Interpretation. Building or buying a house is one of the most expensive investments of a pastoral leader. He starts this project to provide a permanent shelter for the family, a place that will allow him to get out of paying rent, and that offers stability in a community. This makes sense, but what about Jesus who did not have a place to live? There may be valid reasons for not owning a house. Jesus knew that his earthly ministry was for a short time and this may be a reason not to own a house. However, the general principle may be what the Lord said to the people of Israel in exile for 70 years. The prophet Jeremiah spoke on behalf of the Lord and encouraged the people to build houses and seek the wellbeing of their given community (Jer 29:7ff).

Many intellectuals in Haiti denounce the lines in the hymn “Here below I am satisfied with a small house.”²⁶ They see this as promoting a spirit of resignation. But it can be argued that compared with the “mansion” being prepared in paradise for believers, any big house here below is still indeed a small house. A spirit of resignation is in contradiction to the life of abundance to which Christians are called (John 10:10). This abundance, however, is not primarily an accumulation of material possessions. Jesus taught that the abundant life is more important than clothing, and “a man's life is not in the abundance of the things which he possesses” (Luke 12:15). The abundant life is more about salvation and the freedom that believers experience in Christ. The Apostle Paul clarifies that the Christian life is not a calling to a spirit of timidity “but one of power, love, and self-discipline” (2 Tim 1:7, *ISV*). The abundant life includes an attitude of generosity because of love, and also of wisdom or self-discipline whereby the believer

26. *Chants d’Espérance, Mélodies Joyeuses*, Hymn #38. The new Haiti Protestantism Bicentennial edition of the hymnal has modified the line to say “I am satisfied with whatever I have.” *Chants d’Espérance* (Port-au-Prince: La Presse Évangélique, 2016).

may limit how much is enough and avoid the sin of greed. At the same time, it is not a sin for the wise homeowner to protect the value of his or her asset.

According to De Soto, the poor in Haiti are richer than the rich when one takes into account the actual value of the numerous small dwellings that they own.²⁷

Unfortunately, that asset value is financially useless because most of them do not have proper title deeds. The owners postpone getting the papers because of the bureaucratic hassle and also to avoid paying property taxes. Yet even when it is all paid for and with the appropriate papers, according to Robert Kiyosaki, the house is not an absolute asset because it may be taking money out of the owner's pocket instead of adding money to his or her account.²⁸

In the process of building, not only does the owner have to deal with the state, but he also encounters the superstition of the voodoo culture. For example, in pouring a concrete roof, it has been said that people have inserted money bills as offerings to the *loas* in order to gain their favors in the construction project. Believers who buy a house may feel the need to anoint the house with oil or blessed water to denounce any evil or witchcraft done during the construction or to remove any spell. Pastor Thomas mentioned the story of staying in what the community considered a haunted house.²⁹ The good news is that the power of the gospel is stronger than any witchcraft spell. Another concern about building houses is the issue of land security. Another person may claim the land purchased by someone. The pastoral leader must be able to live peacefully in his

27. Hernando de Soto, *The Mystery of Capital: Why Capitalism Triumphs in the West and Fails Everywhere Else*, 1. paperback ed., [updated] (New York, NY: Basic Books, 2003).

28. Robert T. Kiyosaki, *Le Quadrant Du Cashflow®: Un Guide Pour Atteindre La Liberté Financière* (Broussard, Québec: Editions Un Monde Différent, 2014), 168.

29. Lémec Thomas, *Il A Marché Avec Moi* (Port-au-Prince: Imprimerie Adventiste, 1975), 106.

house. Care then must be taken in completing a purchase and building a house. Otherwise, the investment may be lost.

Understanding. Home ownership is important, especially in Haiti where there are not a lot of decent options for renting. Dave Ramsey says renting long term is not a wise financial option.³⁰ He also says that before buying or building, one should get out of debt and start an emergency fund. This is consistent with the advice from Proverbs 24:27: “Prepare your work outside, and get your fields ready. Afterward, build your house.” Nonetheless, real estate is the one area (along with education goals) where it is considered worthwhile to borrow money. Yet, according to Woodward and Brady, as a rule of thumb, the cost of the house should be limited to twice or three times the annual household income.³¹ It is a good thing to own a house, but the project could become a money-losing asset that would negatively affect the financial stability of the pastor. But renting long term is not usually the recommended path to provide the decent quality of life to which the family may aspire.

5. Seek balance and complementarity on money matters in the couple.

Description. The pastors acknowledge that their wives play a significant role in the money management of the home. One pastor mentioned his wife was the one who insisted on tithing from the beginning. Another pastor’s wife encouraged avoiding

30. Dave Ramsey, “Renting as a Way of Life?,” *DaveRamsey.com*, accessed August 25, 2016, <http://www.daveramsey.com/askdave/posts/122621>.

31. Chris Brady and Orren Woodward, *Financial Fitness: The Offense, Defense, and Playing Field of Personal Finance* (Cary, NC: Obstacle Press, 2014), 202.

overspending. The wives bring wise perspective and intuition on financial decisions. They seem to complement and balance the money spending tendencies of the husband.

Interpretation. The pastors interviewed have all involved their wives in the financial management of the family. Some do it more than others, and the involvement of the wife may evolve over time. She not only uses money to take care of the daily needs of the home for food and care of the children, but she is involved in the tithing discipline, saving money, financial planning, decision making, showing generosity, and managing the family business. The pastors presented their wives as diligent helpmeets who learned to be content. In selecting their wives, the pastors may not have looked primarily for their financial skills, but they were blessed to be attracted to women who developed the character of the virtuous woman of Proverbs 31. Evidently, the couples learned to overcome the financial conflicts that are part of many marriages and have come to trust the relative strength of each one to stabilize and multiply the assets of the family.

Understanding. The Bible teaches that marriage is for life, therefore married pastors especially cannot look for a “better” wife. However, the critical role of the spouse in money matters as revealed in the research confirms that the choice of a spouse is one of the most important decisions of a man, and especially of a pastoral leader. The stories of the pastors with financial stability reveal that the wife was a significant contributor to their wellbeing. One pastor said his wife was a “very special person” in the area of finance. Another called his wife “a rare pearl.” Another one commented that his wife brought a needed balance to his money management. In their own ways the pastors echo the wisdom of Proverbs 19:14, “Houses and riches *are* the inheritance of

fathers, and a prudent wife *is* from Jehovah.” Therefore the views of the fiancé on money matters are one of the important topics to be discussed before marriage. The aspiring leader should know his personal money style and consider how the bride-to-be is a suitable helper to him. And then he should empower his spouse to take more and more responsibility in the financial direction of the family.

6. Get wise counsel from people who are financially solvent.

Description. Pastor OV mentioned two mentors. Pastor AC could list two friends who helped his development in the area of finance. They were all influenced by wise sayings they heard growing up. The relationships with wise mentors opened doors for more opportunities. For one it was the opportunity to get further education and then the recommendation for a paying job. For another, it was advice against practices with adverse consequences. The pastors reported losing money when there was not adequate counsel. Pastor AC lost investment because at the time he did not have a good understanding of the cycle of money invested in money markets. Pastor JX lost a large sum of money when he decided to help a family member without talking it over with his wife.

Interpretation. Pastor OV observed and also followed the example of mentors he considered successful. Pastor JX had enough discernment to refuse to do the same things that got his pastor friends into trouble. The motivation was to be as successful as the counselors. It was also to avoid the pitfalls observed around them. When they understood and followed the wise advice, they prospered. Their blunders happened when they made financial decisions without proper counsel.

Pastor JX received wise insights in business from an uncle who was a successful business owner, and he avoided the ways of failed leaders. Pastor OV found his mentors among his Bible school professors. Pastor AC found advice from his good friends who were willing to share their success secrets. Pastors, therefore, can find wise mentors among their relatives, among their professors, or among colleagues. In looking for mentors, pastors need to find that person and then study the person to know his or her strengths and weaknesses in order to determine if this is the right mentor for them. In today's environment, this could mean following him or her on Facebook or Twitter or becoming a fan of his or her blog. In the Haitian culture, it would not be recommended to directly ask the person to be a mentor, or directly request he kindly considers mentoring you. A more subtle approach would be to "enlarge your social circle" so that you and your potential mentor may be found in the same events.³² A mentoring relationship like any other relationship needs to develop organically and be mutually beneficial for both mentor and mentee. From that relationship of trust with a financially successful person, over time the pastor will learn and grow in wisdom regarding money matters.

Understanding. Wise counsel from experienced mentors is critical in the pursuit of financial stability. On the one hand, this can keep the pastor from making major financial mistakes in life. Considering the erring nature of human beings and the risk inherent in financial decisions, one may not be able to avoid all mistakes. In fact, this may be one way to learn valuable lessons. However, on the other hand, seeking wise counsel will significantly improve the learning curve of the pastor in financial matters. When leaders

32. Matthieu Vénisse, "Comment Trouver Un Mentor ?," *Penser et Agir*, last modified August 27, 2016, accessed December 10, 2016, <http://www.penser-et-agir.fr/comment-trouver-un-mentor/>.

are willing to seek wise counsel, they are open to do what the Bible teaches (Prov 11:22; 15:22; 24:6). Of course, they do well to avoid the sinners, the wicked and the greedy who promise illicit wealth and quick riches (Prov 1:14), but they will be blessed to associate with wise and righteous people (Ps 1:1-2; Prov 24:6). From one's circle of friends, one finds opportunities to prosper or to go astray. The godly friendships of these pastors opened doors of wholesome opportunities that would be breakthroughs for their financial life: for example, some find jobs through their mentors, some are recommended for partnerships, others are introduced to business opportunities.

7. Apply the principles from reading and studying money management and Christian stewardship.

Description. Even though all the pastors interviewed believed and practiced tithing, two of the three pastors do not recall having read about Biblical stewardship in their preparation for ministry. They knew the general Bible teaching on giving and generosity, but they were not exposed to practical applications of these principles. Some financial errors can significantly derail one's financial stability. The major ones cited in the interviews with the pastors were debt, cosigning, personal loans to people, corruption, embezzlement, and using personal or family money for church needs. Unfortunately, these topics are not addressed enough in the theological curriculum of the seminaries and Bible schools.

One pastor said he read many books on the subject of stewardship but after almost 40 years in ministry he could not recall the book titles. At any rate, he taught his people

what he knew, especially that Christian ought to tithe. In his Bible reading, he came across verses that discouraged cosigning (Prov 11:15; 20:16; 27:13), but he may not have discussed this with the church members. When the church members heard about this at a conference on Biblical stewardship, they came to their pastor, and he was able to confirm this is indeed in the Bible.

In addition to the devotional reading of the Bible, the pastors could find books on stewardship matters in French like LeTourneau's *Dieu dirige mes affaires*.³³ Such books tend to stress primarily tithing as the main lesson on Biblical stewardship. Fortunately, there are new titles available in French like *La Forme Financière (Financial Fitness)* that offer a more thorough presentation on money matters. For over ten years, Kesner Pharel on Radio Metropole has presented a weekly financial education radio show that features basics of personal finance and public economic policy.³⁴ This show has popularized notions of money management. However, in the Haitian church, there has not been an intentional movement of financial or stewardship literacy.³⁵

Interpretation. Bible school graduates may assume they know what the Bible says about money because they cover key Biblical passages like Malachi 3:10, Proverbs 3:9, Matthew 6:31 or 2 Corinthians 8 and 9. Many of the practical teaching on money are taken out of Proverbs,³⁶ but this is a book that Haitian Christians do not know well. One reason

33. LeTourneau, R. G., *Dieu dirige mes affaires* (Montonniér-Mornex (Haute-Savoie): Ed. Emmanuel, 1989).

34. Kesner Pharel, *Investir*, Radio Métropole, 2016.

35. It is worth mentioning two books by Haitian authors: *Guide d'Administration de l'Eglise* (1999) by Dr. Lesly Jules and *Découvrir La Gérance Financière Selon La Bible* (2016) by Prof. Mario Michel.

36. In the Crown Financial Ministries booklet *Money and Possessions Scriptures* (2005), the author quotes Proverbs 282 times in the 235-page document.

is that until recently the Old Testament was mainly read in French which at best is a second language for a majority of Haitians. Because of the figurative language, the meaning and insight of many verses are not readily understood. When even seminary students today read Proverbs in Haitian Creole, many say they discover insights that they did not know were in the Bible.³⁷ The economic poverty of the nation may be a reason that leaders do not put much emphasis on money matters; they may assume that people are too poor to plan, to save, to tithe and watch their assets. They may wrongly assume that poor people do not struggle with greed or the love of money. The lack of teaching and preaching on the topic may stem from the limited knowledge of the pastors on the topic. Another reason may be the fear of being labeled as a pastor who is too interested in money or that his intentions are always for monetary gain from the church. Another reason is when the pastor has financial support that comes from outside, he may be less interested in training his people on stewardship matters since his income is not linked to the prosperity of the church. But when one considers that the Bible mentions money and wealth over 2000 times and that Jesus spoke more of money and material things than on heaven and hell combined,³⁸ the leader must acknowledge that this topic is a significant part of “the whole counsel of God” that must be preached and taught without hiding any part of it.³⁹

37. For the Christian Worldview class taught by this writer, third year students are required to read Proverbs 3 times and at least once in the Creole language. During the discussion after completing this assignment there are always students who report that they read things that they were not aware were in the Bible.

38. Greg Laurie, “Money and Motives,” *OnePlace.com*, last modified April 6, 2010, accessed October 6, 2016, <http://www.oneplace.com/ministries/a-new-beginning/read/articles/money-and-motives-9220.html>.

39. Acts 20:27.

Understanding. In money matters especially, ignorance is not bliss. When a person does not know the truth about financial issues, he is exposed to money problems.⁴⁰ Considering the importance of tithing in contributing to the financial blessing of a person, this is a key teaching that the leader should repeatedly provide for his congregation and that he should apply in his own life. However, Biblical stewardship is much more. Therefore the pastor would do well to develop a personal theology on money matters⁴¹ that will guide him in teaching the subject matter to his congregation and especially in applying the principles in his own life. The Biblical principles will be the basis for evaluating the different advice from financial counselors.

Knowledge on money matters is not complete without an understanding of the pitfalls to avoid. If a leader keeps making financial mistakes, he cannot hope to achieve financial stability. For example, when credit is provided on the condition of paying interest, the formula of compound interest guarantees income to the creditor and the borrower ends up paying a much higher price for the item. Alternatively, consider the practice of cosigning. In the U.S., it is estimated as many as three out of four cosigners are asked to repay the loan.⁴² Finally, pastors may be tempted to use family funds to finance church projects. As the line between the two funds become blurred, that could lead either to embezzlement or the family losing its assets. Any of these pitfalls can seriously affect the pastor's ability to reach the goal of providing financial stability for his family with no regrets.

40. Wilson J. Humber, *Dollars and Sense* (Colorado Springs: NavPress, 1993), 11.

41. Malphurs and Stroope, *Money Matters in Church*, 21.

42. Harelik, "Bankrate."

A final pitfall to avoid is the dependency syndrome. This is a situation where the pastor has an unhealthy partnership with a foreign donor who sends him money to take care of the ministry needs. Apparently, such an arrangement should improve the financial situation of a local pastor. On a positive side, money from outside the community can help projects go faster. It removes the limits or constraints of the local economy for paying personnel and completing projects. Foreign support allows a qualified pastor to remain in a community that on the surface could not afford him. However, on the downside, foreign support can become an unhealthy dependency syndrome as it discourages local giving and the local church never takes ownership of her gospel mission.⁴³ What is even worse, an unhealthy financial partnership can become a source of corruption (embezzlement, misuse of designated funds). Godliness or purity is critical on both sides of the financial partnership with foreign donors.⁴⁴ The slippery slope toward dependency is offset by healthy communications and commitment to integrity.⁴⁵ Such partnerships usually last during the active years of the pastor. When he can no longer work, for one reason or another, most of the funding stops. The financial stability of the pastor would greatly suffer unless he had planned appropriately for his financial resources in his later years.

At any rate, a good education in money matters will expand the leader's horizons to see possibilities, to avoid pitfalls, and to position himself better on the path toward financial stability. Robert Kiyosaki claims financial literacy is vital for financial freedom. He writes, "[Money] is really an idea that your mind is more able to see than your eyes.

43. Glenn Schwartz, *La Dépendance*, 15.

44. J.L. Williams, *The Power of Partnership*, 70.

45. Williams, 28.

Learning to play the money game and know the rules well is a significant step in your journey toward financial liberty.”⁴⁶

8. Invest in your children.

Description. Pastors are called to be responsible heads of their family, including to raise their children in the fear and admonition of the Lord. Specifically, pastors must have “children who are submissive and respectful in every way” (1 Tim 3:4). Such children will have also learned to take care of their parents in their old age (1 Tim 5:4, 8, 16). One way for children to be able to take care of their parents is to become self-sufficient by completing a basic education. Therefore pastors feel responsible for providing an adequate education for their children.⁴⁷ Pastor Thomas and his wife cared for the education of all their 12 children. Pastor OV has three, but he saved, and he farmed in order to put them through university. As children grow older, they start providing various services to their parents, from running errands, to driving them around, to providing financial help. The parents invest in the spiritual lives of the children also. As they learn the fear of the Lord, enjoy intentional family activities and are involved in the ministry of their father, children may integrate the Biblical teaching for successful living, develop a close relationship with their parents, and communicate more and more a sense of comfort and security for the parents.

The pastors interviewed tend to have fewer children.⁴⁸ A larger number of godly children, however, is a special blessing and a larger financial base for caring for the

46. Kiyosaki, *Le Quadrant du Cashflow*, 186.

47. Public education is limited and most Haitians have to pay for their children’s education and everything that goes with it like books and uniforms.

48. The pastors interviewed for this research had between 2 and 3 children.

parents if necessary. Large families are a burden in the growing years, but when they are all doing well financially, they represent a greater asset for the parents. The investment in the children represents significant expenses for the parents, including tuition, annual fees, uniform, shoes, books, supplies, lunch, and transportation. One financial relief that pastors have found are scholarships provided for deserving children,⁴⁹ and especially for Christian workers' families.

Interpretation. A well-known Haitian proverb says, "Children are the assets of the poor." For pastors, raising godly children is a Christian testimony as they fulfill the Biblical requirement for elders, a source of personal satisfaction when the children achieve success, and a potential guarantee of financial support for later years. Their children's education may be a good motivation for the parents to make financial plans, including positioning themselves for scholarships. Such planning, as was stated earlier, put the person on a better path toward financial stability. In their planning, parents see that a large family calls for greater expenses. This awareness may bring pastors to consider the option to do family planning and limit the number of children and also space the birth of the ones they desire. Of course, there are pastoral couples who cannot give birth to children. They could consider adoption. Another option is to welcome in their home and at their tables nephews and nieces and other needy children who desire an opportunity to go to school. Pastor and Mrs. Thomas had a boarding service, and many lifelong relationships were formed with the children who went through Pension Zinzendorf.

49. Pastor OV's son received a university scholarship through Compassion International. Pastor AC's son was granted a scholarship toward graduate school.

Understanding. For the Jews, the education of the next generation was considered “the most important affair of [their] whole life.”⁵⁰ Deuteronomy 6:4-9 is a foundational Biblical passage for God’s people in the Old Testament. It gives parents the responsibility to educate their children, especially the challenge to communicate the commandments and the values of the faith community. Parents find joy and fulfillment in having raised children who keep the faith, become fulfilled adults who have the life skills to take care of themselves, and who contribute to the welfare and advancement of society. Such children will be willing and able to care for their aging parents as taught in the Bible (1 Tim 5:8, 16). The pastor and his wife may, therefore, include the education of their children in the overall plan for financial stability. Investing in one’s children would then concern not only their schooling but also their spiritual development and their emotional wellbeing. Well trained children who love the Lord and who honor their parents can become the safety net for those parents when they are old or should they become incapacitated. As Psalm 127:4-5 says,

Children are a gift from the LORD;
a productive womb, the LORD's reward.
As arrows in the hand of a warrior,
so also are children born during one's youth.
How blessed is the man whose quiver is full of them!
He will not be ashamed as they confront their enemies at the city gate.

9. Get an additional stream of income.

Description. Pastors look for other sources of revenue while giving time and energy to ministry. They can be self-employed. They can be salaried elsewhere. They

50. Josephus, *Against Apion* 1.12, cited in William Barclay, *Educational Ideals in the Ancient World* (Grand Rapids, Baker, 1974), 12.

can be supported by foreign funds. Their income stream could be a combination of two or more of these options. The compensation from the church itself may or may not be significant. Pastor OV had to get into farming to supplement his income when his children were in school, especially to pay for university. Pastor OV was also employed by the denomination. Higher education or specialized training is usually instrumental in being able to find a good paying job. However, a regular job limits the time available for ministry, and the pastor may not be able to respond freely to situations in the church as they arise. Many times the good job may be outside of the community where he ministers and the commute time may be an additional toll on the pastor's availability.

Pastor JX is an entrepreneur, and his business provides for his family needs. Fortunately, his wife manages the day-to-day operations of the business, and if it remains sustainable, this could generate income for the duration of the active life of the leader, and at retirement, he could sell it or pass it to his heirs. Pastor AC has a few foreign supporters left, he was employed in a project, and he also operated a training center during his active years. Receiving foreign support does have its advantages, but for healthy partnerships, the local pastor should be able to communicate easily with the donors, which generally includes being able to speak English and having regular access to email at least. Pastor AC is fluent in English. In the old days, he would send printed prayer letters through snail mail. Now that email and social media become the preferred mode of communication, he feels left out because he did not seize the opportunity to learn to use the Internet.

Interpretation. Unfortunately, most churches in Haiti do not pay a decent salary to their leaders. Yet pastors are worthy of a decent wage (1 Tim 5:17-18), and they aspire to

provide adequately for their family's legitimate needs. Pastor JX reminds people he never made a vow of poverty. Therefore pastors often look for additional sources of income. Some vocations are compatible; others are perceived negatively (e.g. politics). Employment elsewhere limits the time available for ministry but gives security and perks. Foreign support when adequate frees the minister to live in the community and to give more time for ministry, but it can create an unhealthy dependency and is not usually guaranteed over a lifetime. Self-employment lets the pastor have freedom over the use of his time, but the income-generating activity usually takes personal involvement to maintain. Some pastors "live by faith," never knowing where funds will come from.

The goal of the additional income is to reach a decent level of financial stability for the household. Families of ministers have suffered lack when the pastor/father as the main breadwinner does not provide adequately (Prov 21:20). The pastor should also be concerned about his retirement years and build a financial nest accordingly (Prov 6:6-8). Pastors who give way to greed in seeking more and more money have fallen into financial pitfalls, whether debt, corruption or unwise schemes to get rich quick. Financial difficulties can put stress on the marriage while the Bible requires that the pastor leads a healthy family (1 Tim 3:4). Diversifying the sources of income of the family is a prudent initiative. When the wife can be involved in creating and managing the other streams of revenue, this frees the pastor to have more time for the ministry.

Fortunately, with worldwide access to the Internet, nowadays a leader anywhere can own a business that could provide additional income that would allow him to take care of his family. Ebay.com is a platform that allows a person anywhere to showcase an

item and sell it to anyone, provided he can ship it to the seller.⁵¹ Multi-Level Marketing (MLM) is another opportunity to grow a business and generate additional income while maintaining a primary occupation. Robert Kiyosaki believes there are a few reputable MLM options on the market and he recommends people to find a good one to help them move into the Business Owner “quadrant.”⁵² He mentions five qualities that such organizations should have:

1. A flourishing organization with a compensation plan that stood the test of time;
2. A business in a market where one can invest himself with confidence;
3. A business that provides continuing education that puts emphasis on personal development;
4. A business with a strong mentoring program with leaders who desire to see you succeed.
5. A business made up of people you respect and whose company you enjoy.⁵³

Dave Ramsey concurs that MLM can be a source of additional income. After listing a couple pitfalls to avoid (exaggerating income, too much inventory, being obnoxious), he writes:

MLMs are legitimate businesses. But know exactly what you are getting into. Look out for all the red flags listed above and have some class. ...

51. Lightweight crafts and artwork are especially appropriate as they are easy to be shipped. Drop shipment (where the items are shipped from a warehouse in the U.S.) is another strategy to move goods sold on the Internet.

52. Robert Kiyosaki, *Le quadrant du cashflow*[®], 63.

53. Kiyosaki, 130.

If you've heeded these warnings and are still comfortable with your MLM opportunity, then go for it. Combined with patience and friendly sales tactics, multilevel marketing can be a great way to make money!⁵⁴

Understanding. A pastor is called to spiritually feed the sheep of God's flock. He is also responsible for providing for the family that God has given him. The ideal solution would be for the church to provide an adequate salary with social benefits. However, even if this was provided the pastor in this modern world should plan to have additional streams of income that could provide residual revenue in his retirement years. In the U.S., pastors take into consideration their contribution to Social Security and to their retirement funds. In weaker economies that do not offer a safety net, and considering the church does not provide adequate salaries, the leader should plan harder and take advantage of opportunities for him and his wife to be involved in a reputable business system that would allow them to have residual income.

10. Have contentment.

Description. Pastor OV quoted a Haitian proverb that encourages the attitude of contentment: "What the poor man has is what he takes to market." He interprets this as teaching "what you have is what you should use; you should not covet what others have. And if you manage it well it can take you a long way."⁵⁵ Pastor OV recalls the example of the missionaries who were willing to live without personal vehicles and who walked to church. This was a motivation for him to go out "by faith" to his first ministry

54. Dave Ramsey, "Guide to Joining a Multilevel Marketing Company," *DaveRamsey.com*, accessed September 10, 2016, <http://www.daveramsey.com/blog/guide-joining-multilevel-marketing-company>.

55. Pastor OV, interview with Pastor OV: A Faithful Disciple.

appointment and to be content to use what he had available. Pastor JX recounts how he was happy when he made several thousand dollars on one shipment he imported. He also trusted the Lord when he lost several thousand dollars when the price of his commodities fell drastically. He experienced plenty, and he knew hardship, and through it all, he had learned to be content.

Interpretation. A spirit of contentment is the attitude of appreciation in the little things that a Christian has, yet he is not satisfied in life until he fulfills what God desires of him. It is different from a spirit of resignation where the person grudgingly accepts his lot in life but does not have the heart to seek for more. This spirit of resignation is a fatalist apathy that “acquiesces in the course of things because he cannot help it. He has reasoned to the conclusion that his murmuring and weeping will not alter matters and he has resolved to take things as they come.”⁵⁶ On the contrary, people who have this spirit of contentment refuse to compare themselves with others who may have more material resources. They avoid the sin of covetousness. The key is a positive attitude as expressed by the Apostle Paul in Philippians 4:11 and 1 Timothy 6:6-8. Contentment is based on trusting God, believing that He will provide for His children in His time (Gen 22:8; Phil 4:19).

Understanding. A spirit of contentment is a positive attitude that lets people enjoy the positive side of life. Humber considers it to be “the power to concentrate on what we have, not on what we lack.”⁵⁷ It is rooted in a deep personal faith in God, trusting that He will intervene in His time to change the circumstances and provide for His children. In

56. Chapin, E. H. *The Crown of Thorns*, biblehub. n.d., accessed September 5, 2016, www.biblehub.com.

57. Humber, *Dollars and Sense*, 19.

Philippians 4:11-13, the Apostle Paul said he had *learned* to be content (emphasis mine). It is safe to say this attitude is not necessarily natural or common in the general population. Beside developing an attitude of trust in the Lord's provision, another practical step toward learning contentment consists of choosing to be thankful in life. True joy and gratefulness are not dependent on what one has or does not have. Contented people are fulfilled when they are in need as well as when they experience plenty. MacArthur observed that the Apostle Paul developed the habit of giving thanks in all circumstances and he exhorted his readers to do the same (1 Thes 5:18; Eph 5:18).⁵⁸ This resilient attitude is what it takes to move forward and patiently pursue one's goals in the journey to financial stability.

Limitations of the Study

This study probing the reflections of three pastors who achieved a level of financial stability provided insights that are worth following. However, there is information that was not available to this writer that future research could help provide to strengthen the conclusions of this study. Economic indicators are published for the nation of Haiti, but there is a lack of data on the economic situation of pastoral leaders. This study focused on cases of successful pastors. It would be interesting to research whether failing pastors are those who do not follow the insights provided here. Future researchers could help determine which themes are more critical to predict the financial survival of pastoral leaders in poor economies. It is beyond the scope of this research to do a longitudinal study of pastors who follow the lessons from the case studies presented

58. John MacArthur, "What Is the Secret to Contentment?," *Grace To You*, accessed December 9, 2016, <http://www.gty.org/resources/questions/QA149/what-is-the-secret-to-contentment>.

here. But future research would greatly help understand the dynamics of reaching financial stability while serving in under-resourced communities.

Conclusion

The research question led to the discovery of ten themes that appear to be significant for the success of the pastors in the case studies. The interviews helped to identify principles for financial stability for pastors serving even in a difficult economic environment. Through applying the approach of qualitative research, one can identify the themes that emerge from the conversation. As an ideographic method, this research cannot make generalizations based on large samples. But it does allow to gain deep understanding of the practices and their interpretation of what they did. As these themes appear over and over in these unique life stories, they tend to suggest a strong case for their relationship to a life of financial stability. One can, therefore, learn from the pastors' example and adopt the principles to which they credit their current financial situation. Any one of these practices by itself may not be sufficient to change the financial condition of a pastor, but taken together, they may suggest a powerful model for success even for pastors living in a weak economy like Haiti.

CHAPTER FIVE
RECOMMENDATIONS ON MASTERING
THE ROLE OF MONEY IN THE LIFE OF PASTORAL LEADERS

Introduction

A fundamental assumption for this research is that leaders are important for the wellbeing of all communities. Church leaders are needed in all communities to shepherd churches toward progress, both spiritually and organizationally. It was established that finances are a limiting factor for retaining good leaders in economically weak communities. However, if God is calling people to serve His church everywhere, then He will provide in His time for his servants' legitimate needs. This paper endeavored to show that He has provided for the stability of pastors serving in weak economies like Haiti. From the lessons learned it is possible to recommend a model that can lead pastors on a path toward financial stability in their unique situation.

It is useful to be reminded that the following recommendations are not new original ideas. They are gleaned from the experience of national pastors and from books and articles that survey effective practices in the area of money management. They may be a new way of thinking for many Haitian pastors, and they may challenge their conventional wisdom. But this way of thinking and behaving has the advantage of being aligned with Biblical revelation and the deep conviction of Christian leaders who achieve relative financial stability.

At the same time, this model is not a secret road to guaranteed financial success. The research has suggested that successful living has a lot to do with heart attitude, disciplined behaviors and one's personal relationship with the Lord. But taken

together these recommendations are proven principles for a healthy management of money and for positioning oneself for gracious blessings from God. They are therefore presented as a recommended path to financial stability.

A Model for Pastors

The recommended path includes seven (7) areas for the consideration of pastoral leaders in weaker economies. The principles highlighted need to be adopted and integrated into their lifestyle, demonstrating they are cherished values of their heart. And it starts with a proper theology.⁵⁹

1. A theology of financial stability

“As he thinks in his heart, so is he” (Prov 23:7). This is especially true of one’s view of money. Christians are challenged to be “transformed by the renewing of the mind” to discover the good and perfect way of God which is in contradiction with the wisdom of “the present age,” as the French Bible translates the phrase “conformed to this world” (Rom 12:2, *LSG*). For this section on a theology of stewardship, seven (7) statements are proposed to guide the reflections of the Christian leaders. In seeking to provide content for the following statements, the pastoral leader will come to grips with the basic Biblical information on stewardship and money management. The first five touch on key themes of Biblical stewardship, while the last two clarify the sources of this information and the reliability and balance of the teaching received.

59. Aubrey Malphurs and Steve Stroope, *Money Matters in Church: A Practical Guide for Leaders* (Grand Rapids: Baker Books, 2007), 21.

- a. *What I believe about God and His providing for His servants.* Sound doctrine begins with a proper view of God. The pastoral leader has to clarify where he stands on the attributes of God and His ways of providing for His servants. It is important to be able to trust God, not only as Creator and owner of everything (Ps 24:1) but also as our Provider (Gen 22:8). If He is the One who calls into ministry, if He is faithful and merciful and all-powerful (cf. Phil 4:19), He will indeed work out all things for our good (Rom 8:28). Yet, even if we walk through the valley of death (Ps 23:4), He is sovereign, and He will do what is best in His time. In this section, the pastor needs to clarify also what is required by God to send His blessings (cf. Mic 6:8). These core convictions will sustain the prayer life and the attitude of contentment that pastoral leaders need to be successful in managing their money and possessions.
- b. *What I believe on how the Bible views money and possessions.* One's view of money determines how one handles it. The pastor should be able to articulate that neither wealth nor poverty is a sign of God's pleasure or displeasure (Prov 30:8). Everyone, and especially pastors, should strive to be faithful stewards of whatever the Lord has entrusted to them (Gen 2:15; 1 Cor 2:4). And one is wise when one can explain how money is a tool, a test, and a testimony.⁶⁰
- c. *What I believe about stewardship and generosity.* It is important for the pastor to be able to articulate what are his duties as a faithful steward. In the area of finances, believers are called to be faithful. If the meaning of this calling is

60. "Money and Possessions Scriptures." Crown Financial Ministries. 2202, 2005.

clear in the mind, it can be simply articulated and will have a better chance to be applied correctly. For John Wesley, this was summarized in the motto: “Make all the money you can; Save all the money you can; Give all the money you can.”⁶¹ This position will take into consideration key passages like chapters 8 and 9 of 2 Corinthians.

- d. *What I believe are the financial responsibilities of Christian pastors for their family.* Pastors have the tough call to balance personal sacrifice for the sake of the ministry (1 Cor 9:27) and financial responsibility for the sake of the family (1 Tim 5:8). His qualification for ministry, however, is linked to his managing his family well (1 Tim 3:4). He has to love his wife and train up his children in the admonition of the Lord. But also he has financial duties of a Christian father that include, at the very least, providing food and shelter for the family, education and healthcare for the children, support for the older parents/dependents, and basic sustenance and occasional gifts for the “wife of [his] youth” (Mal 2:15). Whatever he adds or removes from the list, pastors will need to generate income to be the responsible providers that the role requires. And this realization could help fuel the drive to become the best pastor and father/provider, for the Bible says, “The appetite of the laborer motivates him; indeed, his hunger drives him on.” (Prov 16:26, *ISV*).

61. John Wesley, *The Use of Money* (1744), accessed February 20, 2016, <http://www.umfmc.org/john-wesley-on-stewardship.html>.

- e. *What I believe about work ethics.* The success of Western civilization has been attributed significantly to its Protestant Work Ethic.⁶² Some key elements of this ethic include valuing work, diligence, creativity, integrity, deferred gratification, gratitude, and generosity. It implies also rejecting slothfulness, dishonesty, and corruption, materialism and selfishness. A key Biblical passage in this regard is Ephesians 4:28.
- f. *Know five (5) key Biblical passages on money matters.* For the evangelical pastor, the Bible is the ultimate source of truth. For financial counseling purposes or for training, the pastoral leader needs to know a number of key passages that establish the basic Biblical teaching on finances. Genesis 2:15; Psalm 24:1; Proverbs 3:9; 6:6; 17:18; 2 Corinthians 8—9, Philippians 4:19 are such key passages that are often used by Christian financial counselors.⁶³ The pastor should not take them as magical proof texts, but he should look for such relevant Biblical passages that shed light on this critical topic and buttress his convictions to do what is right even when many others go the other route.
- g. *Have two (2) favorite Christian books/teachings on finances.* There are many more good Christian books on stewardship in English than in French. So language will be an issue in selecting reading materials. To follow the Biblical precedent for validating a matter (Deut 19:15), one needs at least two reliable witnesses to establish a position. Some of the best works available in Haiti in

62. Leland Ryken, *Worldly Saints: The Puritans As They Really Were* (Grand Rapids: Zondervan, 2010), chap. 2.

63. Wilson J. Humber, *Dollars and Sense* (Colorado Springs: NavPress, 1993), 13-24.

French include *La Forme Financière* (the French edition of *Financial Fitness*)⁶⁴ by Orrin Woodward and Chris Brady, *Dieu dirige mes affaires*⁶⁵ by LeTourneau, and *Guide d'Administration de l'Eglise* by Lesly Jules.⁶⁶ An honorable mention could go to the newly published book by Professor Mario Michel, *Découvrir la gestion financière à travers la Bible*.⁶⁷

In summary, a Christian leader will do well to develop a sound foundation for his money management that is grounded in theological reflection. His position should be clear on who God is and what He requires of us, what are the Biblical teachings on money and possessions, and what are his convictions on the ethics of work and wealth.

2. Start a tithing discipline. The pastors interviewed have all attributed their financial progress to their discipline of tithing. Malachi 3:10 holds a promise to those who tithe. Whether one believes or not that tithing is a requirement for New Testament Christians, the witness of believers should lead pastors to put God to the test as He invited the Old Testament saints to “prove” Him. The first step is to commit to honoring the Lord with a tenth (10th) of your income. Whenever you receive personal money you set aside the tithe. Several situations may present themselves. 1) If it is cash, you may set it aside immediately in a designated envelope. 2) If it is a check or direct deposit, you may write a check (or several checks) to your church and/or

64. Chris Brady and Orrin Woodward, *Financial Fitness: The Offense, Defense, and Playing Field of Personal Finance* (Cary, NC: Obstacle Press, 2014).

65. Robert G. Letourneau and Albert W. Lorimer, *Dieu dirige mes affaires: biographie d'un homme d'affaires-évangéliste R. -G. Letourneau* (Montonnier-Mornex (Haute-Savoie): Ed. Emmanuel, 2013).

66. Lesly Jules, ed., *Guide d'Administration de l'Eglise* (Port-au-Prince: Edition Le Béréen, 2008).

67. Jean Mario Michel, *Découvrir La Gestion Financière À Travers La Bible* (Port-au-Prince: Self-publishing, 2015).

charity for the amount of the tithe. The tithe is usually given on the first Sunday of the month in many Haitian churches when the Lord's Supper is observed, and the church collects the tithing envelopes. In several cases, the wife is the one responsible for collecting the tithe of the couple, fill the tithe envelope and put it in the offering. Some churches return the tithe envelope, and the member has a record of the times he or she has contributed. So keeping records will be a practical habit.

3. Learn to Pay Yourself First. The Bible says "Precious treasures and oil are found where the wise live, but a foolish man devours them" (Prov 21:20, *ISV*). The assured way to increase one's financial reserves is to practice setting aside a set amount of money for savings before starting spending money on one's regular needs for the period. The money for savings should be taken out first. The amount is not as important as the regular discipline of "paying yourself first." Another important factor is to identify the purpose of the saving. This will prevent the pitfall of assuming the money can be used for any arising need or request for help. Financial counselors recommend setting aside an Emergency Fund as soon as possible that would be a safety net in case of unexpected sickness, unemployment or death. Then savings should go toward accumulating a Family Reserve equal to about three to six times of the family's monthly expenses. The savings should be put in a safe place. The money for emergency must have liquidity, meaning one can withdraw it rapidly if needed. If one can get interest on the savings, this is all the better.

One option that exists in Haiti is the SOL, a rotating savings association. It does not provide interest, but it forces one to engage in regular savings, it provides a lump sum at a designated date, and it helps others in the association to achieve some

significant project like a housing bill or annual expenses for the children's education. But because a SOL is not regulated by laws like a bank, one has to be very cautious about the integrity and financial capacity of the other members of the SOL. Research shows that when people have a clear goal and purpose for their savings, they are 50% more likely to achieve the goal.⁶⁸

4. Develop a Spending Plan with your spouse.

Financial stability is a product of discipline over time. One of the key elements of this discipline is the preparation of a budget and sticking to it for several months. The budget is a useful tool to tell one's money beforehand where it should go instead of the leader wondering after the fact where his money went. A classic definition of a budget is a financial and numerical expression of an action plan for a given period. In practice, a family budget is a spreadsheet with at least two columns that presents the anticipated income and the planned expenditures of the home for a month. One column lists the line items; the other column lists the amount for each line item. The top part displays the sources of income. The lower part shows the line items for the various expenses. The budget must be balanced in that the total of expenses is less than the revenue total. Here are some basic steps that pastors can use in preparing their budget or spending plan so eventually they can teach it also to their church members.

- a) *Discuss your financial priorities.* As a financial projection of an action plan, a good budget is a reflection of goals and priorities. Most people have limited

68. "Annual Savings Survey Reveals Across-the-Board Improvement in Past Year," *Consumer Federation of America*, February 23, 2015, accessed December 15, 2016, http://consumerfed.org/press_release/annual-savings-survey-reveals-across-the-board-improvement-in-past-year/.

resources and have to choose priorities to which they will allocate these resources. It is useful for the pastor and his wife to have conversations where they identify their family priorities like generosity, freedom from debt, owning their house, etc.

- b) *Set current financial goals.* Financial goals are targets to be reached by a certain date. For example, financial counselors recommend that all families have an emergency fund. The pastor and his wife should agree on the amount level of the emergency fund for the family and the date by which that target should be reached. All other worthy financial goals that a pastor needs to set should include an amount and a date. Both spouses should come to agreement on these goals so they will help one another work toward them and keep each other accountable for them. Praying for the financial goals is a good practice.
- c) *Prepare a draft budget.* The first time preparing the budget is more difficult, but it gets easier over time. The difficulty of the first time is in listing all the line items and estimating the right amount for each. Then, coming to a consensus on the numbers is another challenge. Because of this difficulty, it is important to see the process as iterative and dynamic. The first draft will probably not be the definitive budget. According to who has the skills and/or disposition for this matter, the husband or the wife is designated as the person responsible for managing the budget. It is suggested that the person responsible for the family budget keep track in writing of all the expenses

during the first few months. This will provide useful information to revise and update the original budget.

- d) *Balance the budget.* The exercise of balancing the budget can be emotionally overwhelming because of the difficult choices one must make. But this is the responsible thing to do in order to be good stewards of the resources one has. When the total of the expenditures is higher than that of the income, the choice is either to increase the income (sell some items, salary increase, an additional job, etc.) or to decrease the expenses (eliminate a purchase, get better prices, etc.). Getting the budget balanced on paper is a good feeling from successfully completing an activity. Respecting the fund allocations, however, takes discipline. One recommended method is to put the cash in separate envelopes according to the line items with incremental expenses that are spent on a day to day basis (e.g. transportation). Then once the money is depleted in the envelope, a decision is taken either to stop spending for this line item or to replenish from the other envelopes that have a surplus.
- e) *Review your financial situation regularly.* Not all couples argue about money, but this topic is difficult in many marriages. Dave Ramsey writes, “After years as a financial counselor and working with marriage counselors, I know that money and money fights are a major cause of divorce, not to mention the thing we fight about the most.”⁶⁹ Crystal Paine, among others, recommends a monthly budget accountability meeting. She writes, “During

69. Dave Ramsey, “The Truth About Money and Relationships,” *DaveRamsey.com*, accessed November 12, 2016, <http://www.daveramsey.com/blog/the-truth-about-money-and-relationships>.

these meetings, you can honestly discuss your financial situation, revise the written budget, talk about financial issues that may have arisen, and review your overall goals and objectives.”⁷⁰ When couples talk regularly about their money situation, they work on their finances as a team. They could select one Sunday of the month when they will come together for that meeting. To avoid wasting time, they should follow an agenda such as this: 1) Evaluate the current financial situation, 2) Anticipate the needs for the next period, and 3) Share their dreams for the future of the family. It is critical that couples come to these meetings with a good attitude and a commitment that they will respectfully discuss their money matters, yet without letting stress or anger derail the conversation.

5. Get additional streams of income. Several opportunities are available for pastors to generate additional revenues without compromising their primary commitment to shepherd a local church. With the new information and communication technologies, the physical address of the pastor no longer limits who he can reach and how he can get paid. The options include:
 - a. *Write books or record CDs for sale.* Pastors have the responsibility to preach several times each month. The required exegesis for preaching could be turned into booklets to be printed for sale. Or the messages could be collected in a CD set for sale. Desk Top Publishing software and digital

70. Crystal Paine, “Don’t Let Money Make a Mess of Your Marriage,” *Focus on the Family*, last modified May 2016, accessed December 19, 2016, www.focusonthefamily.com/marriage/money-and-finances/dont-let-money-make-a-mess-of-your-marriage#_ga=1.189501550.457197870.1479005308. Crystal Paine is the author the NY Times Bestseller *Money-Making Moms* (Nashville: Thomas Nelson, 2016).

recording capabilities on any computer and even smartphones make this very accessible. A social network page could help promote these items to a wider audience. This could turn into opportunities for speaking at conferences abroad. But care must be taken to avoid pushing one's materials too much when visiting churches.⁷¹ E-commerce capabilities like eBay and PayPal can help sell on the Internet and generate funds from other markets.

- b. *Join an MLM.* Several professionals in Haiti, including pastors, are looking at getting involved in Direct Marketing, attracted by its promises of providing additional income while working at their own pace. Multi-Level Marketing presents itself as a franchise where the member enjoys the advantages of the brand, but he is not required to maintain inventory and the costs of a physical store. The two more prominent MLM business opportunities currently in Haiti are LIFE Leadership (www.lifeleadership.com) and 5LINX (www.5linx.com).⁷² The potential for residual income is very interesting as they allow any member with internet access to reach clients in several countries. Several Haitians have reached the level of LIFE Leader which comes with a compensation level that can get as high as \$24,000 annually. As stated above, Robert Kiyosaki recommends various criteria to evaluate a good MLM. Therefore before joining such a business venture, one should

71. Chantale V. Guiteau, *Manuel d'Ethique Pastorale*, 132, 197.

72. LIFE is a business model that sells books and digital audio on personal development. Members earn money from the volume of sales and from recruiting new members. 5LINX sells wellness products and information technology services (e.g. phone plans, home security). It is relatively less expensive to join and move up the ranks but several members encountered failures with its customer service.

always seek advice from people who have experience with the group. Two possible issues for pastors are the time commitment for sales and meetings and the potential for conflicts of interest or spiritual abuse when the pastor is selling services to people in his congregation.

- c. *Invest in real estate.* Many pastors have taken the opportunity to purchase undeveloped land at a low price and sell it after a few years for a higher price. The longer one can hold the land, the better. Land in rural areas has traditionally been more affordable. But the pastor still needs to be able to access a lump amount to pay for this asset that can be sold later in life and yield a significant revenue. Because of the general weakness of Haitian institutions to guarantee land tenure, the risk is that someone else may claim ownership of the land, especially if it is not fenced and put to use by farming or another project. Then the investment is lost, or the owner gets involved in a land dispute in the courts where it is the lawyers who get the lion's share of the settlement.

- d. *Establish an organization that provides services relevant to the ministry.* Many pastors have started Christian schools. Others run charity organizations, sometimes in partnership with foreign institutions. For this to serve its income-generating purpose, the organization should be adequately funded and professionally managed to assure sustainability. Funding from international partners is useful as it is not dependent on the local economy.

This research does not prohibit foreign support for local ministries. There is room for global funding for Christian initiatives in communities led by local leaders. But unhealthy dependency on a foreign donor is a pitfall to be avoided as much as possible. This requires a commitment to healthy partnership that is maintained by regular communications, a commitment to integrity in administering the funds, and local ownership with appropriate accountability of the cause or project.

- e. *Choose to be bivocational.* A pastor may use his professional skills to earn an income to support his family. There are job opportunities that require a professional to be at his desk during office hours. Some work contracts are more free-lance and allow more flexibility of schedule. The pastoral leader with professional credentials may freely look at this option as a way of supporting himself in ministry.

These are a few of the income-generating opportunities that pastors can look into. The fundamental principle is that pastoral leaders are free to use their gifts and talents to provide services that can yield income beyond what the local church could provide, especially with the help of the Internet that significantly reduces distances between people. These side ventures could even be considered “business as

missions”⁷³ or another opportunity to extend the ministry by demonstrating “work as worship.”⁷⁴

6. Teach financial principles to your church and your children. Considering the large body of references to money and material possessions in the teaching of Jesus, and considering that a high number of people in our generation and especially in the church are afflicted by debt and/or poverty, it is especially important for pastors to encourage and promote financial literacy at home and in the church. This promotion cannot be a one-time event. It will be more successful if it is included in the year-round curriculum of the church and if the parents talk intentionally to the children about financial principles “while sitting in your house or walking on the road” (cf. Dt 6.7, *ISV*). The series of lessons would include the following units:

- a. Biblical foundations on money matters

- 1) God owns everything (Ps 24:1) and in His time He shall provide for the legitimate needs of His servants (Gen 22:8).
- 2) People are stewards of the resources that God entrusts to them, and believers are expected to be faithful (Gen 1:28; 2:15; 2 Cor 8--9).
- 3) Diligence and honesty must characterize the earning and management of money (Eph 4:28).

73. Mats Tunehag, Wayne McGee, and Josie Plummer, eds., “Business as Mission Lausanne Occasional Paper No. 59” (Lausanne Committee for World Evangelization, Pattaya, 2004), accessed November 16, 2016, www.lausanne.org/docs/2004forum/LOP59_IG30.pdf.

74. Pastor J.D. Greear is a promoter of the theme of “Work as worship,” The City Plaza, accessed November 16, 2016, <https://summitrdu.onthecity.org/plaza/topics/650a9a8277b1f3ac388184fe14c1e14236952003>.

- 4) The faithful and responsible steward plans the use of his finances in order to be effective (Luke 14:28).
- 5) The faithful and responsible steward offers part of his income as an offering to God to support the church and to help the needy (Prov 3:9,10; 2 Cor 8–9; Heb 13:16).
- 6) The faithful and responsible steward is disciplined to save on a regular basis (Prov 6:6-8).
- 7) The faithful and responsible steward refuses to go into debt or to cosign for a friend (Rom 13:8; Prov 17:18; 22:7). The two exceptions to consider a debt are for higher education or a real estate project. It is presumed that properties accrue in value over time and that education helps find better-paying jobs.
- 8) The faithful and responsible steward commits to living within the limits of his means, even below his means, in order to have to give to those who have no means (Matt 6:32-34).
- 9) The faithful and responsible steward honors his financial obligations like taxes and debts (Rom 13:5-7; Matt 22:21).
- 10) The faithful and responsible steward takes care of his parents in need (1 Tim 5:8).

b. Basic principles of money management

- 1) Desire to take charge of his financial situation (Prov 6:1-5)
- 2) Mobilize a savings fund right away.

- Emergency Fund: An amount that could cover expenses to travel to a parent's funeral or to replace or repair a strategic equipment.
 - Family savings: 3 - 6 months of spending.
 - Long-term savings: 15% of income.
- 3) Develop a plan to eliminate debts, both formal debts (e.g. credit cards, car loans, etc.) and informal debts (loans from friends and family).
 - 4) Respect the limits of budget allocations (e.g. use the Envelope System).
 - 5) Teach children how to manage money properly
 - Importance of Money: Tool, Test, Testimony.
 - Bible teaching: see the above Biblical principles.
 - Principles of financial management: earning - saving - spending – giving.
 - Key financial concepts: work ethic, deferred gratification, compound interest, corruption, greed.
 - 6) Communicate regularly with the spouse without tension or anger to discuss family finances.
 - 7) Develop a family budget.
- c. Useful skills and tools for financial peace
- 1) Managing a checkbook, reconciling bank statements
 - 2) Developing a budget: set financial goals, balance the budget
 - 3) Analyzing financial statements: Income statement, Net Worth statement, Cash Flow statement.

7. Protect assets to leave a legacy and a heritage. Parents usually think about the heritage they want to leave to their children. A financial heritage is part of the legacy that a father may leave behind. As they think about the end of life issues, however, fathers in general and pastoral leaders will do well to plan for these situations that happen with aging:
- a. *Retirement provision.* There will come a time when someone may not be able to continue in his present job because of age or disability. At that time, his needs will be covered by what he has accumulated during his active years, whether a pension plan or the divestment of assets. It is a good practice to plan early for this situation, the earlier, the more options one will have.
 - b. *Debt elimination.* Before the time of retirement, the pastoral leader should plan to be debt free in order to enjoy the full fruit of his labor and also to avoid leaving a liability for his survivors.
 - c. *Insurance protection.* One financial instrument that leaders should consider is insurance: life, health, and disability insurance. This is a prudent way to mitigate the risks associated with aging. Pastors should get information about these instruments and evaluate how they could fit into their planning for their financial stability. They could be provided by the local church or the denomination, though the individual pastor is the one to inquire about these benefits.
 - d. *Wealth distribution.* The wealth that parents could plan to leave for their heirs may include cash, houses and other assets. The pastors that achieved financial stability remember, however, that their parents did not leave them much

material wealth, but they recall that the education they were able to get was their true riches.

- e. *Boundaries and restrictions.* A code of ethics may serve as boundaries to protect the pastoral leader from falling into trouble, especially in financial matters. Casséus recommends that a serious professional should consider adopting a code of ethics that will serve as a safeguard and a wall of protection from the cliff of corruption that is ready to swallow unsuspecting professionals like doctors but also pastors.⁷⁵ Such code of ethics will serve to remind the pastor his call to integrity, will clarify his responsibilities toward parishioners and fellow pastors and shall spell out consequences for misbehavior.⁷⁶
- f. *Family reputation.* Lastly, and not the least, a pastoral leader should think through the kind of reputation he wants to leave with the family name. The Bible says in Proverbs 22:1, “A good reputation is more desirable than great wealth, and favorable acceptance more than silver and gold.” That reputation will be molded by the actions created by habits that are inspired by the values and the goals that are maintained over time.

Considering the differences in individual contexts and personal abilities, these recommendations cannot be taken as a guaranteed path to financial stability. But when a pastoral leader has thought through these issues, if he can form Biblical convictions while

75. Jules Casséus, *Ethique Professionnelle* (Port-au-Prince: La Presse Evangélique, 2013), 65.

76. Casséus, *Ethique Professionnelle*, 74.

seeking wise counsel from good advisers, to the extent that he will have organized his life accordingly, he will have put himself on a path toward financial stability.

Conclusion

In closing, it is useful to be reminded of an observation that provoked this research in the first place. An expatriate lamenting the emigration of many key pastors had said that the Haitian church cannot afford its good leaders. This may explain why many trained national religious professionals do not return to their home country or chose to emigrate to the United States, Canada or Europe. Considering the negative security and economic situation in the nation, this exodus makes a lot of sense, humanly speaking, and follows the trend for professionals in many other disciplines. However, this observation does not prove that it would be impossible for the said pastoral leaders to achieve a level of financial stability had they stayed and served the Lord in the context of a weak economy. The theological foundation for this paper points to the idea that if God calls He will provide for His faithful servants in His time.

Various key challenges for pastors who do elect to serve in the context of their poor countries were addressed in the literature review. The ethical challenge of integrity and the developmental challenge of unhealthy dependency were studied in order to discover the best way forward for the pastoral leaders, considering the high calling to minister in the name of the Most High God. The practical theology research based on interviews with experienced church leaders shed light on the possibilities for pastors to aspire to a decent quality of life in spite of the limiting factors of a negative economic environment. From the testimonies of these leaders in the research comes a deep

conviction supporting the theological claim that the Lord provides for His faithful servants in His time.

This is good news for aspiring leaders. For all this hopeful potential, however, there should also be this *caveat*: weak economies are usually vulnerable communities with no safety net when disaster strikes (earthquake, hurricanes) or in cases of war and terrorism attack. Such “acts of God” can wipe out almost all the fruits of the efforts of a faithful pastor.⁷⁷ If he can find the inner strength to cope with this situation, he can be a significant agent toward the restoration of his community. Hopefully, the skills and behaviors based on convictions similar to those argued here could help him stabilize his family, especially if during these extraordinary circumstances such a leader finds benefactors to come along and help him get on the road to recovery.

Crises that affect a national church are opportunities to showcase the global solidarity of the worldwide church. A classic example of this global solidarity in the church was the relief effort sponsored by the Apostle Paul for the sake of believers in Jerusalem who were affected by a famine (Acts 11:28). To motivate the rich Corinthians, the Apostle Paul cited the example of a less affluent church that demonstrated extraordinary generosity. The Macedonian church was “extremely poor,” according to Paul, yet its members gave generously beyond what could be expected (2 Cor 8:1-2). Of course, there were some rich Christians in the church, like Lydia (Acts 16:14-15). But it must be remembered that for them this was not a one-time initiative. In spite of their poverty, they had sent generous gifts to Paul on several occasions because of the love for God and the conviction they were part of a grand project sustained by the provision of the

77. Hurricane Matthew was a CAT 4 hurricane that hit the south of Haiti on October 3 and 4, 2016. It destroyed the livelihood of thousands and also many churches and schools.

God “who supplies seed to the farmer and bread to eat [who then] will also supply you with seed and multiply it and enlarge the harvest that results from your righteousness (2 Cor 9:10).

Pastors and churches should, therefore, conform their minds to the reality that they serve a great and gracious God. Considering that God has gifted His church with spiritual gifts and that all wealth in the community belongs to God anyway (Ps 50:10), the church even in weak economies cannot be desperate and despondent as it considers its responsibility to provide compensation to its leaders. Pastors may need to adjust the level of their “wants” (compared to their “needs”), and the church may need to do some creative fundraising; but with the right attitude of gratefulness to God and of appreciation for their pastors, along with education on how to go after the resources God placed in the community and the church, there can be found sufficient means to support the families of faithful pastors and the ongoing evangelical ministry of the local church, to the glory of God the Father, for the sake of the love of God the Son, by the power of God the Holy Spirit.

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VITA

Rev. J. Edner Jeanty, Jr. has been active in the evangelical community of Haiti for many years as a professor, preacher, and thinker. Born in Port-au-Prince on November 16th, 1964, he is the first child of Dr. and Mrs. Edner A. Jeanty. After studying at the Seminary of Evangelical Theology of Port-au-Prince (STEP), Haiti, he continued his training in the United States and obtained a Master's degree at Dallas Theological Seminary (ThM, 1989). His major was in Christian Education and he did a minor in Missions. He started the D.Min program at Gordon-Conwell Theological Seminary in 2012 and anticipates to graduate in May 2017. Since 1989 he has worked as Professor of Christian Education and Theology at STEP Seminary. He served under UFM International (now Crossworld) as a missionary in Democratic Republic of Congo, Africa. He has also worked at Compassion Haiti (Leadership Development Program, LDP), CRWRC (Justice Education and Service Learning, Latin America), and held various leadership positions in the UEBH (Union of Evangelical Baptists in Haiti): Executive Secretary, Vice President, Treasurer. He founded the BARNABAS Christian Leadership Center to promote the idea that the message of the gospel must bring both spiritual and cultural impact in society through leaders who assume their role as agents of transformation. Since 2009 he is the Senior Pastor at Eglise Baptiste Bérée (Delmas 43). Pastor Jeanty and his wife Dominique have two children.